STIC Search Report

EIC 3600

USPTO

TO: James Zurita **Location: Knox 5A19** **Art Unit : 3625** **September 8, 2006** **Case Serial Number: 09/613615**	**From: Caryn Wesner-Early** **Location: EIC 3600** **Knox 4B68** **Phone: 2-3543** **Caryn.Wesner-Early@uspto.gov**

Search Notes

If a modification or re-focus of this search is needed, please let me know.

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Technical Information Specialist
EIC 3600, US Patent & Trademark Office
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Fax: (571) 273-0046
caryn.wesner-early@uspto.gov

200 201

Requester:
    JAMES ZURITA (P/3625)
Art Unit:
    TC 3600 - GROUP ART UNIT 3625
Employee Number:
    78521
Office Location:
    KNX 05A19
Phone Number:
    (571)272-6766
Mailbox Number:
    KNX 5A19

$g\,06f-017.?$
$g\,06g-840?$

705/44

Case serial number:
    09/613615
Class / Subclass(es):
    all, bsn method required db's
Earliest Priority Filing Date:
    july 11, 2000
Format preferred for results:
    Paper
Search Topic Information:
    91.   A computer implemented method for providing a money transfer service between
first party and a second party through a payment enabler system, comprising the steps of
    maintaining at the payment enabler system a database of registered users that have
registered with the payment enabler system, the database comprising a plurality of records
that include an email address and other account information including a default payment
method and a default money receiving method;
    maintaining at the payment enabler system an address book database for storing
address book records comprising names associated with second parties with whom a first
party may initiate a money transfer, each address book record including a name and an
associated email address;
    in response to selection by a first party of an address book entry of a particular
second party for purposes of initiating a money transfer with the selected second party,
retrieving the email address associated with the selected second party from the first
party's associated address book records in the address book DB;
    accessing the registered users database and determining whether the retrieved email
address associated with the selected particular second party has a record in the
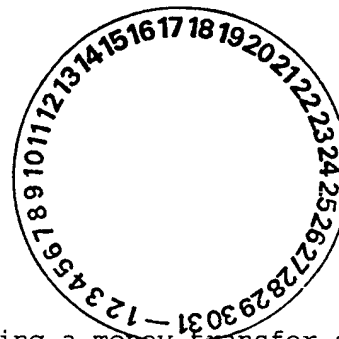registered users DB;
    in response to a determination that the second party has no entry in the registered
users DB, sending the second party a registration invitation email utilizing the retrieved
email address to notify the second party that a transaction is pending and instructing the
second party to register with the payment enabler system by accessing the payment enabler
system;
    in response to accessing of the payment enabler system by the second party after the
registration invitation email, conducting a user registration process comprising steps
including
    receiving registration information comprising an email address of the registering
user, identification information, and a default money transfer method;
    in response to receiving registration information from a registering user, creating
a database record in the registered users database including the registration information;
and
    completing the transaction between the first party and the second party by the
payment enabler transferring money between the first party and the second party utilizing
a determined money transfer method.

1

STIC Search Results
Feedback Form

USPTO

Questions about the scope or the results of the search? Contact *the EIC searcher or contact*:

Karen Lehman, EIC 3600 Team Leader
(571) 272-3496 Knox 4B68

Voluntary Results Feedback Form

➤ *I am an examiner in Workgroup:* [　　　] *Example: 3620 (optional)*

➤ *Relevant prior art* **found,** *search results used as follows:*

- ☐ 102 rejection
- ☐ 103 rejection
- ☐ Cited as being of interest.
- ☐ Helped examiner better understand the invention.
- ☐ Helped examiner better understand the state of the art in their technology.

   Types of relevant prior art found:
   - ☐ Foreign Patent(s)
   - ☐ Non-Patent Literature
      (journal articles, conference proceedings, new product announcements etc.)

➤ *Relevant prior art* **not found:**

- ☐ Results verified the lack of relevant prior art (helped determine patentability).
- ☐ Results were not useful in determining patentability or understanding the invention.

Comments:

Drop off or send completed forms to EIC3600 Knox 4B68

sira
Search and Information
Resources Administration

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? show files;ds
File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)
        (c) 2006 JPO & JAPIO
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        (c) 2006 European Patent Office
File 349:PCT FULLTEXT 1979-2006/UB=20060831UT=20060824
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File  99:Wilson Appl. Sci & Tech Abs 1983-2006/Jul
        (c) 2006 The HW Wilson Co.
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        (c) 2006 The New York Times
File 475:Wall Street Journal Abs 1973-2006/Sep 06
        (c) 2006 The New York Times
File 256:TecInfoSource 82-2006/Dec
        (c) 2006 Info.Sources Inc
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
        (c) 2002 The Gale Group
File 139:EconLit 1969-2006/Aug
        (c) 2006 American Economic Association
File   9:Business & Industry(R) Jul/1994-2006/Sep 06
        (c) 2006  The Gale Group
File  15:ABI/Inform(R) 1971-2006/Sep 07
        (c) 2006 ProQuest Info&Learning
File  16:Gale Group PROMT(R) 1990-2006/Sep 06
        (c) 2006 The Gale Group
File  20:Dialog Global Reporter 1997-2006/Sep 07
        (c) 2006 Dialog
File 148:Gale Group Trade & Industry DB 1976-2006/Sep 06
        (c)2006 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
        (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2006/Sep 06
        (c) 2006 The Gale Group
File 476:Financial Times Fulltext 1982-2006/Sep 07
        (c) 2006 Financial Times Ltd
File 610:Business Wire 1999-2006/Sep 07
        (c) 2006 Business Wire.
File 613:PR Newswire 1999-2006/Sep 07
        (c) 2006 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2006/Sep 06
        (c) 2006 The Gale Group
File 624:McGraw-Hill Publications 1985-2006/Sep 07
        (c) 2006 McGraw-Hill Co. Inc
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File 634:San Jose Mercury Jun 1985-2006/Sep 06
        (c) 2006 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2006/Sep 06
        (c) 2006 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
        (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
        (c) 1999 PR Newswire Association Inc
File 267:Finance & Banking Newsletters 2006/Sep 01
        (c) 2006 Dialog
File 268:Banking Info Source 1981-2006/Aug W4
        (c) 2006 ProQuest Info&Learning
File 625:American Banker Publications 1981-2006/Sep 07
        (c) 2006 American Banker
File 626:Bond Buyer Full Text 1981-2006/Sep 07
        (c) 2006 Bond Buyer
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        (c) 2006 CSA.
File 75:TGG Management Contents(R) 86-2006/Aug W4
        (c) 2006 The Gale Group

Set	Items	Description
S1	9	AU='NEOFYTIDES C L':AU='NEOFYTIDES, CHERYL, L.'
S2	5	IV='NEOFYTIDES C L':IV='NEOFYTIDES, CHERYL, L.'
S3	13	AU='BAIG A':AU='BAIG A A'
S4	13	AU='BAIG AAMER ALI':AU='BAIG ALI'
S5	41	AU='BAIG, A':AU='BAIG, A. A.'
S6	1	AU='BAIG, A.A.'
S7	9	AU='BAIG, AAMER':AU='BAIG, AAMER, ALI'
S8	1	AU='BAIG, ALI'
S9	6	IV='BAIG A':IV='BAIG A A'
S10	7	IV='BAIG AAMER ALI':IV='BAIG ALI'
S11	7	IV='BAIG, AAMER ALI':IV='BAIG, ALI'
S12	8	AU=(BAIG(2N)(AAMER OR AA) OR NEOFYTIDES(2N)(CHERYL OR CL)) OR BY=(BAIG(2N)(AAMER OR AA) OR NEOFYTIDES(2N)(CHERYL OR CL)) OR IV=(BAIG(2N)(AAMER OR AA) OR NEOFYTIDES(2N)(CHERYL OR CL))
S13	66	S1:S12
S14	19	S13 FROM 347,348,349,350,371
S15	7	MONEY()TRANSFER OR PAYMENT()ENABLER OR WESTERN()UNION OR P-AYPAL OR PAY()PAL OR ECASH OR DOTBANK OR DOT()BANK OR BILLPOI-NT OR BILL()POINT OR EMAILZAP OR DIRECTPAY OR DIRECT()PAY OR -C2IT OR EMONEYMAIL OR XCOM
S16	7	S14 AND S15
S17	11	IC=(G06F-017? OR G06Q-040? OR G06F-0017? OR G06Q-0040?)
S18	11	S14 AND S17
S19	11	S16 OR S18
S20	11	IDPAT (sorted in duplicate/non-duplicate order)
S21	9	IDPAT (primary/non-duplicate records only)
S22	47	S13 NOT S14
S23	0	S15 AND S22
S24	4	(ADDRESS?? OR EMAIL OR E()MAIL OR FRIEND OR FRIENDS OR FAM-ILY OR RELATIVES OR CONTACT OR CONTACTS OR NAME OR NAMES)(3N)-(BOOK OR BOOKS OR DATABASE OR LIST OR LISTS OR FILE OR FILES)
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S26	6	BOOK OR BOOKS OR DATABASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES
S27	2	S22 AND S26

S28   1   RD   (unique items)
S29   S10   S21 OR S28

01008570   **Image available**
SUBSCRIPTION-BASED PAYMENT
PAIEMENT REPOSANT SUR UN ABONNEMENT
Patent Applicant/Assignee:
  FIRST DATA CORPORATION, 12500 East Belford Avenue, Englewood, CO
    80112-5939, US, US (Residence), US (Nationality)
Inventor(s):
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  ABRAHAMS Susan F, 3734 Powers Ferry Road, Atlanta, GA 30342, US,
  NEOFYTIDES   Cheryl L, 319 Tulip Ave, Floral Park, NY 11001, US,
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Legal Representative:
  FRANKLIN Thomas D (et al) (agent), Townsend and Townsend and Crew LLP,
    Eighth Floor, Two Embarcadero Center,, San Francisco, CA 94111-3834, US
  ,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200338551 A2-A3 20030508 (WO 0338551)
  Application: WO 2002US33885 20021022 (PCT/WO US02033885)
  Priority Application: US 200121292 20011029
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
  SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9761
Inventor(s):
... **NEOFYTIDES   Cheryl** L...

... **BAIG   Aamer** Ali
Main International Patent Class (v7): **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... the appended
  figures.

  FIG. 1 is a block diagram of an embodiment of an online **money   transfer**

user can put frequency and/or amount ...An electronic notification is sent to the user of the transfer when accepted by the **payment enabler** 170. The user can specify whether these notifications are sent or under which circumstances they...payee could include a payment notification. The payment notification would include a link to the **payment enabler** such that the payee could easily retrieve the money from the system. While the principles...

29/3,K/3   (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2006 WIPO/Thomson. All rts. reserv.

00871084   **Image available**
WIDE AREA NETWORK PERSON-TO-PERSON PAYMENT
PAIEMENT DE PERSONNE A PERSONNE SUR RESEAU LONGUE DISTANCE
Patent Applicant/Assignee:
  FIRST DATA CORPORATION, 6200 South Quebec Street, Greenwood Village, CO
     80111, US, US (Residence), US (Nationality), (For all designated states
     except: US)
Patent Applicant/Inventor:
  BAIG Aamer Ali, 111-32 76th Ave., Apt 3J, Forestt Hills, NY 11375, US
     , US (Residence), IN (Nationality), (Designated only for: US)
  COWELL James E, 2509 W. Long Circle, Littleton, CO 80226, US, US
     (Residence), US (Nationality), (Designated only for: US)
  KARAS Peter M, 115 Flower St., Lakewood, CO 80226, US, US (Residence), US
     (Nationality), (Designated only for: US)
  NEOFYTIDES Cheryl L, 319 Tulip Ave, Floral Park, NY 11001, US, US
     (Residence), US (Nationality), (Designated only for: US)
  GOLUB Matt F, 4234 Harrogate Drive NW, Atlanta, GA 30327, US, US
     (Residence), US (Nationality), (Designated only for: US)
  YODER James R, 1902 W. Henderson, Chicago, IL 60657, US, US (Residence),
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  MILBERGER Susan M, 7599 S. Willow Cir., Englewood, CO 80112, US, US
     (Residence), US (Nationality), (Designated only for: US)
  SHERRARD Jeff D, 14634 W. Auburn Ct., Lakewood, CO 80228, US, US
     (Residence), US (Nationality), (Designated only for: US)
  DUNKER Amy M, 1025 Purple Sage Loop, Castle Rock, CO 80138, US, US
     (Residence), US (Nationality), (Designated only for: US)
  MACFARLANE Jackie M, 12318 Summit Ridge Rd., Parker, CO 80138, US, US
     (Residence), US (Nationality), (Designated only for: US)
  PLATTE Eric L, 1507 Whitetail Dr., Castle Rock, CO 80104, US, US
     (Residence), US (Nationality), (Designated only for: US)
  ABRAHAMS Susan F, 3734 Powers Ferry Rd., Atlanta, GA 30342, US, US
     (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  FRANKLIN Thomas D (et al) (agent), Townsend and Townsend and Crew LLP,
     Two Embarcadero Center, Eigth Floor, San Francisco, CA 94111-3834, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200205195 A1 20020117 (WO 0205195)
  Application: WO 2001US22179 20010711 (PCT/WO US0122179)
  Priority Application: US 2000613615 20000711; US 2000256127 20001215
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
  TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Detailed Description
...   Thus, there is a need in the art for enabling individuals to use more
   convenient **money   transfer** methods.

   For individuals who participate in frequent money transfers to or from
   other individuals, managing...

...can request money from a payor.

   Furthennore, a payor may desire to inifiate a particular **money
   transfer** at a future time. This may be the case with a birthday gift of
   money...

...block diagram illustrating a log-in Web page for accessing an
   C>
   account with the **payment   enabler** in accordance with an exemplary
   embodiment of the
   5 present invention;
   FIG. 3 is a...

...a flow chart illustrating steps for registration of an individual for an
   account with the **payment   enabler** in accordance with an exemplary
   embodiment of the
   present invention;
   FIG. 6 is a flow...

...flow chart illustrating the steps by which a payor can provide
   transaction infonnation to the **payment   enabler** so that the **payment
   enabler** can process a "send money" conunand in accordance with an
   exemplary embodiment of the present...

...a - flow chart illustrating the steps for completion of a "send money"
   transaction by the **payment   enabler** in aecordance with an exemplary
   embodiment of the
   present invention;
   2
   FIG. 9 is a...

...flow chart illustrating the steps by which an individual can provide
   information used by the **payment   enabler** to process a money request in
   accordance with. an exemplary embodiment of the present invention over a
   computer network such as the Intemet. The **payment   enabler** allows a
   remote individual to register for an account through which the individual
   can make...

sending an e-mail to the e-mail address of the second individual in...

...of money from a second intenuediary bank account to the second.
individual using a second **money transfer** method after receiving the
authorization. from the second. individual for the receipt of the payment
...

...second individual a selection of a method for receiving the payment, and
wherein the second **money transfer** method comprises the method for
receiving the payment.

7 The computer-implementable method for providing...

...amount of money from the first individual to an
intermediary bank account using a first **money transfer** method; and
crediting a stored value account of the second individual with the amount
of...of money from the first individual to a first intenuediary bank
account using a first **money transfer** method; and
then transferring the amount of money from a second intenuediary bank
account to the second individual using a second **money transfer**
method.

13 The computer-implementable method for providing the person-toperson
payment service through the...

...money from the second individual to a first inten-nediary bank account
using a first **money transfer** method; and transferring the amount of
money from a second intermediary bank account to the first individual
using a second **money transfer** method.
29

23 The computer-implementable method for providing the money request
service through the...for enabling person-to-person payments over a wide
area
network, the system comprising:
a **payment enabler** web site that receives input from a payor;
a first stored value account associated with...

...transfer intennediary interface that transmits the credit from the
second stored value account, wherein. the **payment enabler** web site
organizes transfer of the credit between a first transfer intennediary,
the second stored...

29/3,K/4   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2006 The Thomson Corporation. All rts. reserv.

0013067813 - Drawing available
WPI ACC NO: 2003-147794/200314
Related WPI Acc No: 2002-164726; 2002-509176; 2002-528214; 2003-016297;
  2003-075353; 2003-147790; 2003-417980; 2003-569305; 2003-709462;
  2003-720524; 2003-830847; 2006-181922
XRPX Acc No: N2003-116745
Online money transfer **using Internet, involves receiving information
containing e-mail addresses of recipients and credit amount from sender,
and credit amount from sender's chosen handler, and transferring to
recipients**
Patent Assignee: FIRST DATA CORP (FIRS-N)
Inventor: **BAIG A A** ; COWELL J E; GOLUB M F; KARAS P M; **NEOFYTIDES C L** ;

YODER J R
Patent Family (1 patents, 1 countries)
```
Patent                          Application
Number        Kind   Date      Number         Kind    Date     Update
US 20020152176 A1   20021017   US 2000613615   A     20000711  200314  B
                               WO 2001US22179  A     20010711
                               US 200145633    A     20011026
```

Priority Applications (no., kind, date): WO 2001US22179   A 20010711; US
   2000613615 A 20000711; US 200145633   A 20011026

Patent Details
```
Number         Kind  Lan   Pg  Dwg  Filing Notes
US 20020152176  A1   EN    25  11   C-I-P of application  US 2000613615
                                    C-I-P of application  WO 2001US22179
```

Online money transfer **using Internet, involves receiving information
containing e-mail addresses of recipients and credit amount from...**
Inventor: **BAIG A A ...**

... **NEOFYTIDES C L**

   Alerting Abstract ...DESCRIPTION OF DRAWINGS - The figure shows a
flowchart of **money   transfer** process to number of payees.

Class Codes
International Classification (Main): **G06F-017/60**

Original Publication Data by Authority

Inventor name & address:
 Neofytides, Cheryl L ...

 ... **Baig, Aamer Ali**

 29/3,K/7   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2006 The Thomson Corporation. All rts. reserv.

0012939649 - Drawing available
WPI ACC NO: 2003-016297/200301
Related WPI Acc No: 2002-164726; 2002-509176; 2002-528214; 2003-075353;
   2003-147790; 2003-147794; 2003-417980; 2003-569305; 2003-709462;
   2003-720524; 2003-830847; 2006-181922
XRPX Acc No: N2003-012217
Recurring transfer request processing method for online money   transfer
**system, involves transferring specific amount to payee or receiving pay-out
instructions including payor/payee identities and payment description**
Patent Assignee: ABRAHAMS S F (ABRA-I); BAIG A A (BAIG-I); COWELL J E
   (COWE-I); DUNKER A M (DUNK-I); FIRST DATA CORP (FIRS-N); GOLUB M F
   (GOLU-I); KARAS P M (KARA-I); MACFARLANE J M (MACF-I); MILBERGER S M
   (MILB-I); NEOFYTIDES C L (NEOF-I); PLATTE E L (PLAT-I); SHERRARD J D
   (SHER-I); YODER J R (YODE-I)
Inventor: ABRAHAMS S F; **BAIG A A** ; COWELL J E; DUNKER A M; GOLUB M F;
   KARAS P M; MACFARLANE J M; MILBERGER S M; **NEOFYTIDES C L** ; PLATTE E L;
   SHERRARD J D; YODER J R
Patent Family (4 patents, 99 countries)
Patent   Application

Number	Kind	Date	Number	Kind	Date	Update	
US 20020111908	A1	20020815	US 2000613615	A	20000711	200301	B
			WO 2001US22179	A	20010711		
			US 200121292	A	20011029		
WO 2003038551	A2	20030508	WO 2002US33885	A	20021022	200331	E
AU 2002353859	A1	20030512	AU 2002353859	A	20021022	200464	E
AU 2002353859	A8	20051027	AU 2002353859	A	20021022	200624	E

Priority Applications (no., kind, date): WO 2001US22179   A   20010711; US
   2000613615   A   20000711; US 200121292   A   20011029

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020111908	A1	EN	25	11	C-I-P of application US 2000613615
					C-I-P of application WO 2001US22179
WO 2003038551	A2	EN			

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
   BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
   IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
   NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC
   VN YU ZA ZM ZW
Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI
   FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG
   ZM ZW

| AU 2002353859 | A1 | EN | | | Based on OPI patent   WO 2003038551 |
| AU 2002353859 | A8 | EN | | | Based on OPI patent   WO 2003038551 |

Recurring transfer request processing method for online money   transfer
system, involves transferring specific amount to payee or receiving pay-out
instructions including payor/payee...
...Inventor: **BAIG A A ...**

... **NEOFYTIDES C L**

   Alerting Abstract ...USE - For processing recurring transfer request in
online **money   transfer** system...

...sent to the payee along with a payment notification, which includes a
link to the **payment   enabler** , such that the payee can easily retrieve
the money from the system...

...DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the
online **money   transfer** system...

Class Codes
...International Classification (Main): **G06F-017/60**

Original Publication Data by Authority

Inventor name & address:
... **NEOFYTIDES C L ...**

... **BAIG A A ...**

... **BAIG A A ...**

... **NEOFYTIDES C L ...**

... **Neofytides, Cheryl L ...**

... **Baig, Aamer Ali** ...

... **NEOFYTIDES, Cheryl, L** ...
... **BAIG, Aamer, Ali**

 29/3,K/9   (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2006 The Thomson Corporation. All rts. reserv.

0011225433 - Drawing available
WPI ACC NO: 2002-164726/200221
Related WPI Acc No: 2002-509176; 2002-528214; 2003-016297; 2003-075353;
  2003-147790; 2003-147794; 2003-417980; 2003-569305; 2003-709462;
  2003-720524; 2003-830847; 2006-181922
XRPX Acc No: N2002-125697
**Computer-implementable method for providing a person-to-person payment
service through computer server of computer network by finding whether
e-mail address of second individual is present in database of e-mail
addresses**
Patent Assignee: ABRAHAMS S F (ABRA-I); BAIG A A (BAIG-I); COWELL J E
  (COWE-I); DUNKER A M (DUNK-I); FIRST DATA CORP (FIRS-N); GOLUB M F
  (GOLU-I); KARAS P M (KARA-I); MACFARLANE J M (MACF-I); MILBERGER S M
  (MILB-I); NEOFYTIDES C L (NEOF-I); PLATTE E L (PLAT-I); SHERRARD J D
  (SHER-I); YODER J R (YODE-I)
Inventor: ABRAHAMS S F; **BAIG A A** ; COWELL J E; DUNKER A M; GOLUB M F;
  KARAS P M; MACFARLANE J M; MILBERGER S M; **NEOFYTIDES C L** ; PLATTE E L;
  SHERRARD J D; YODER J R
Patent Family (5 patents, 95 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
WO 2002005195	A1	20020117	WO 2001US22179	A	20010711	200221	B
AU 200176914	A	20020121	AU 200176914	A	20010711	200234	E
US 20020138363	A1	20020926	US 2000256127	P	20001215	200265	E
			US 2000737912	A	20001215		
			US 200110068	A	20011206		
EP 1312012	A1	20030521	EP 2001954687	A	20010711	200334	E
			WO 2001US22179	A	20010711		
US 20040059672	A1	20040325	WO 2001US22179	A	20010711	200422	E
			US 2003332724	A	20030912		

Priority Applications (no., kind, date): US 2003332724 A 20030912; US
  200110068   A 20011206; US 2000737912 A 20001215; US 2000613615 A
  20000711; US 2000256127 P 20001215

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2002005195	A1	EN	50	10	

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
  BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
  IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
  NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA
  ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
  GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200176914	A	EN		Based on OPI patent WO 2002005195
US 20020138363	A1	EN		Related to Provisional US 2000256127
				C-I-P of application US 2000737912
EP 1312012	A1	EN		PCT Application WO 2001US22179

...Inventor: **BAIG A A** ...

... **NEOFYTIDES C L**

Class Codes
International Classification (Main): **G06F-017/60**

Original Publication Data by Authority

Inventor name & address:
 BAIG, Aamer, Ali ...

... **NEOFYTIDES, Cheryl, L** ...

... **Baig, Aamer Ali** ...

... **Baig, Aamer Ali** ...

... **Neofytides, Cheryl L** ...

... **BAIG, Aamer, Ali** ...

... **NEOFYTIDES, Cheryl, L**

29/AA,AN,AZ,TI/1   **(Item 1 from file: 349)**
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

01008570
SUBSCRIPTION-BASED PAYMENT
PAIEMENT REPOSANT SUR UN ABONNEMENT
     Application: WO 2002US33885 20021022   (PCT/WO US02033885)

29/AA,AN,AZ,TI/2   **(Item 2 from file: 349)**
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

00914720
ELECTRONIC GIFT GREETING
ELECTRONIC GIFT GREETING
     Application: WO 2001US48630 20011206   (PCT/WO US0148630)

29/AA,AN,AZ,TI/3   **(Item 3 from file: 349)**
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

00871084
WIDE AREA NETWORK PERSON-TO-PERSON PAYMENT
PAIEMENT DE PERSONNE A PERSONNE SUR RESEAU LONGUE DISTANCE
     Application: WO 2001US22179 20010711   (PCT/WO US0122179)

29/AA,AN,AZ,TI/4   **(Item 1 from file: 350)**
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0013067813
WPI ACC NO: 2003-147794/
Online money transfer **using Internet, involves receiving information
containing e-mail addresses of recipients and credit amount from sender,
and credit amount from sender's chosen handler, and transferring to
recipients**

Original Titles:
Automated group payment
Local Applications (No Type Date): US 2000613615 A 20000711; WO
  2001US22179 A 20010711; US 200145633 A 20011026
Priority Applications (no., kind, date): WO 2001US22179   A 20010711; US
  2000613615 A 20000711; US 200145633 A 20011026

29/AA,AN,AZ,TI/5   **(Item 2 from file: 350)**
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0013067809
WPI ACC NO: 2003-147790/
**Credit transferring method involves determining money handler chosen by
user for automated transfer, direction and amount of transfer with respect
to stored value fund**

Original Titles:
Automated transfer with stored value fund
Local Applications (No Type Date): US 2000613615 A 20000711; WO
  2001US22179 A 20010711; US 200146654 A 20011026
Priority Applications (no., kind, date): WO 2001US22179   A 20010711; US

2000613615   A   20000711; US 200146654   A   20011026

29/AA,AN,AZ,TI/6   (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0012997399
WPI ACC NO: 2003-075353/
Credit amount transfer method in online money transfer **system, involves determining handler for preparing money order according to pay-out instruction**

Original Titles:
Money order debit from stored value fund
Local Applications (No Type Date): US 1999476384 A 19991230; US
   2000613615   A   20000711; WO 2001US22179 A   20010711; US 200145632   A
   20011026
Priority Applications (no., kind, date): WO 2001US22179   A   20010711; US
   2000613615   A   20000711; US 1999476384 A   19991230; US 200145632   A
   20011026

29/AA,AN,AZ,TI/7   (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0012939649
WPI ACC NO: 2003-016297/
Recurring transfer request processing method for online money transfer **system, involves transferring specific amount to payee or receiving pay-out instructions including payor/payee identities and payment description**

Original Titles:
SUBSCRIPTION-BASED PAYMENT
Subscription-based payment
SUBSCRIPTION-BASED PAYMENT
PAIEMENT REPOSANT SUR UN ABONNEMENT
Local Applications (No Type Date): US 2000613615 A   20000711; WO
   2001US22179 A   20010711; US 200121292 A   20011029; WO 2002US33885 A
   20021022; AU 2002353859 A   20021022; AU 2002353859 A   20021022
Priority Applications (no., kind, date): WO 2001US22179   A   20010711; US
   2000613615   A   20000711; US 200121292   A   20011029

29/AA,AN,AZ,TI/8   (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0012677857
WPI ACC NO: 2002-528214/
Computer-based method for creating electronic greeting cards enclosing an electronic gift, creates a code indicative of a purchased electronic gift and embeds it in the greeting card for redemption by the receiver

Original Titles:
Electronic gift greeting
ELEKTRONISCHE GESCHENKGRUSSE
ELECTRONIC GIFT GREETING
FELICITATIONS ELECTRONIQUES AVEC CADEAU

ELECTRONIC GIFT GREETING
FELICITATIONS ELECTRONIQUES AVEC CADEAU
Local Applications (No Type Date): WO 2001US48630 A 20011206; AU
    200229071 A 20011206; EP 2001990208 A 20011206; WO 2001US48630 A
    20011206; AU 2002229071 A 20011206
Priority Applications (no., kind, date): US 2000737912 A 20001215; US
    2000256127 P 20001215

 29/AA,AN,AZ,TI/9   (Item 6 from file: 350)
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0011225433
WPI ACC NO: 2002-164726/
**Computer-implementable method for providing a person-to-person payment
service through computer server of computer network by finding whether
e-mail address of second individual is present in database of e-mail
addresses**

Original Titles:
ZAHLUNG VON PERSON ZU PERSON IN EINEM GROSSFLACHIGEN NETZWERK
WIDE AREA NETWORK PERSON-TO-PERSON PAYMENT
PAIEMENT DE PERSONNE A PERSONNE SUR RESEAU LONGUE DISTANCE
Electronic gift greeting
Wide area network person-to-person payment
WIDE AREA NETWORK PERSON-TO-PERSON PAYMENT
PAIEMENT DE PERSONNE A PERSONNE SUR RESEAU LONGUE DISTANCE
Local Applications (No Type Date): WO 2001US22179 A 20010711; AU
    200176914 A 20010711; US 2000256127 P 20001215; US 2000737912 A
    20001215; US 200110068 A 20011206; EP 2001954687 A 20010711; WO
    2001US22179 A 20010711; WO 2001US22179 A 20010711; US 2003332724 A
    20030912
Priority Applications (no., kind, date): US 2003332724 A 20030912; US
    200110068   A 20011206; US 2000737912 A 20001215; US 2000613615 A
    20000711; US 2000256127 P 20001215

 29/AA,AN,AZ,TI/10   (Item 1 from file: 2)
DIALOG(R)File 2:(c) 2006 Institution of Electrical Engineers. All rts.
reserv.

09704429
 Title: A parallelized file-transfer-protocol for on-board IP networks

? show files;ds
File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)
        (c) 2006 JPO & JAPIO
File 350:Derwent WPIX 1963-2006/UD=200656
        (c) 2006 The Thomson Corporation
File 371:French Patents 1961-2002/BOPI 200209
        (c) 2002 INPI. All rts. reserv.
File 344:Chinese Patents Abs Jan 1985-2006/Jan
        (c) 2006 European Patent Office

Set   Items   Description
S1   602   MONEY()TRANSFER OR PAYMENT()ENABLER OR WESTERN()UNION OR P-
                AYPAL OR PAY()PAL OR ECASH OR DOTBANK OR DOT()BANK OR BILLPOI-
                NT OR BILL()POINT OR EMAILZAP OR DIRECTPAY OR DIRECT()PAY OR -
                C2IT OR EMONEYMAIL OR XCOM
S2   992605   USER OR USERS OR SENDER OR SENDERS OR ORIGINAT??? OR PAY?R
                OR PAY?RS OR INITIAT??? OR (COME OR COMES OR COMING)()"FROM"
S3   21700   (ADDRESS?? OR EMAIL OR E()MAIL OR FRIEND OR FRIENDS OR FAM-
                ILY OR RELATIVES OR CONTACT OR CONTACTS OR NAME OR NAMES)(3N)-
                (BOOK OR BOOKS OR DATABASE OR DATABASES OR LIST OR LISTS OR F-
                ILE OR FILES)
S4   3440839   SEARCH??? OR INQUIR??? OR FIND??? OR QUERY??? OR QUERIES OR
                CHECK??? OR RESEARCH??? OR LOOK??? OR COMPAR? OR SEE OR DETE-
                RMIN? OR WHETHER
S5   481398   RECIPIENT OR RECIPIENTS OR PAYEE OR PAYEES OR RECEIVER OR -
                RECEIVERS OR ADDRESSEE OR ADDRESSEES
S6   813096   NOTIFY OR NOTIFI? OR ALERT??? OR TELL??? OR COMMUNICATE OR
                COMMUNICATES OR MESSAGE OR INFORM OR INFORMS OR INFORMING OR -
                APPRIS??? OR INVIT??? OR INVITATION OR INVITATIONS
S7   1042534   REGISTER??? OR SIGNUP OR SIGNON OR SIGN???()(UP OR ON) OR -
                SUBSCRIB??? OR SUBSCRIPTION OR JOIN OR JOINS OR JOINING OR EN-
                ROLL???
S8   2098   S2(5N)S3
S9   31002   (USER OR USERS OR MEMBER OR MEMBERS)(2N)REGISTRY OR (REGIS-
                TERED OR REGISTRY OR REGISTRATION OR USER OR ACCOUNT OR DEFAU-
                LT OR DEFAULTS OR (PAYMENT OR RECEIVING)()METHOD? ?)(3N)(DATA-
                BASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S10   35   (S4(7N)S5)(10N)S9
S11   543   S5(5N)S6(5N)S7
S12   0   S1(S)S8(S)S10(S)S11
S13   0   S1 AND S8 AND S10 AND S11
S14   0   S8 AND S10 AND S11
S15   0   S1 AND S8 AND S10
S16   5   S8 AND S10
S17   0   S1 AND S3 AND S10
S18   124   S4(15N)S5(15N)S9
S19   0   S1 AND S3 AND S18
S20   2   S1 AND S3 AND S9
S21   7   S16 OR S20
S22   7   IDPAT (sorted in duplicate/non-duplicate order)
S23   7   IDPAT (primary/non-duplicate records only)

23/3,K/1   (Item 1 from file: 350)

0015267183 - Drawing available
WPI ACC NO: 2005-617282/200563
XRPX Acc No: N2005-506675
**Data transmission system, has LDAP server with database in which recipient
information is registered, where extracted recipient** addresses **are
registered in** database **when** user **instructs registration of extracted
data**
Patent Assignee: KONICA MINOLTA BUSINESS TECHNOLOGIES KK   (KONS)
Inventor: IWASE R; KURUMASA Y; MOTOSUGI T; OHHATA A; OKADA T
Patent Family (2 patents, 2 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 20050192945	A1	20050901	US 2004951874	A	20040929	200563	B
JP 2005250571	A	20050915	JP 200456405	A	20040301	200563	E

Priority Applications (no., kind, date): JP 200456405   A 20040301

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20050192945	A1	EN	18	9	
JP 2005250571	A	JA	15		

**...system, has LDAP server with database in which recipient information is
registered, where extracted recipient** addresses **are registered in**
database **when** user **instructs registration of extracted data**
      ...NOVELTY - The system has a LDAP server (103) with a recipient
database (170) in which **recipient** information is registered. A user
enters **search** parameter values, accesses the server, and instructs that a
search to be performed. The server extracts addresses from the database
based on the **search** parameter values. The extracted **recipient** addresses
are **registered** in the **database** when the **user** instructs registration
of the extracted data.

Original Publication Data by Authority

Original Abstracts:
...a network to a data transmission apparatus that transmits data to a
recipient, comprising: the **registration** server, comprising, a **database**
in which information including **recipient** information is registered, a
search portion that **searches** the registered information using search
parameter, and a communication portion that outputs the recipient
information...
Claims:
...a network to a data transmission apparatus that transmits data to a
recipient, comprising:the **registration** server, comprising,a **database** in
which information including **recipient** information is registered,a **search**
 portion that **searches** the registered information using search parameter,
anda communication portion that outputs the recipient information...

23/3,K/3   (Item 3 from file: 350)

0014364681 - Drawing available
WPI ACC NO: 2004-553420/200453

XRPX Acc No: N2004-437849

Communication path regulating method for network communication, involves establishing communication path between two client devices, based on determination whether clients are included in user list

Patent Assignee: AMERICA ONLINE INC (AMON-N); APPELMAN B (APPE-I); APPLEMAN B (APPL-I); ROSKIND J A (ROSK-I)

Inventor: APPELMAN B; APPLEMAN B; ROSKIND J A

Patent Family (6 patents, 104 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
WO 2004061611	A2	20040722	WO 2003US41499	A	20031230	200453	B
US 20040128540	A1	20040701	US 2002334142	A	20021231	200453	E
AU 2003300029	A1	20040729	AU 2003300029	A	20031230	200477	E
US 20050076240	A1	20050407	US 2003459272	P	20030402	200525	E
			US 2003746230	A	20031229		
US 20050076241	A1	20050407	US 2003459272	P	20030402	200525	E
			US 2003746232	A	20031229		
AU 2003300029	A8	20051110	AU 2003300029	A	20031230	200634	E

Priority Applications (no., kind, date): US 2003746232 A 20031229; US 2003459272 P 20030402; US 2002334142 A 20021231; US 2003746230 A 20031229

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2004061611	A2	EN	85	13	

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

Number	Kind	Lan		Filing Notes
AU 2003300029	A1	EN		Based on OPI patent WO 2004061611
US 20050076240	A1	EN		Related to Provisional US 2003459272
US 20050076241	A1	EN		Related to Provisional US 2003459272
AU 2003300029	A8	EN		Based on OPI patent WO 2004061611

Original Publication Data by Authority

Original Abstracts:

...of "trust" or "legitimacy" about a sender's communication can be inferred by looking at **whether** the sender is linked to an intended recipient. Typically, **user** contact **lists** (e.g., **address book**, buddy **list**, and/or white list) are evaluated to determine the number of degrees (or hops) are...

...of "trust" or "legitimacy" about a sender's communication can be inferred by looking at **whether** the sender is linked to an intended recipient. Typically, **user** contact **lists** (e.g., **address book**, buddy **list**, and/or white list) are evaluated to determine the number of degrees (or hops) are...

23/AN,AZ,TI/1   (Item 1 from file: 350)

0015267183
**Data transmission system, has LDAP server with database in which recipient
information is registered, where extracted recipient** addresses **are
registered in** database **when** user **instructs registration of extracted
data**

Original Titles:
Data transmission apparatus incorporating key that specifies recipient and
system therefor
Local Applications (No Type Date): US 2004951874 A   20040929; JP 200456405
   A 20040301
Priority Applications (no., kind, date): JP 200456405   A   20040301

23/AN,AZ,TI/2   (Item 2 from file: 350)

0014505840
**Check encoding device for e.g. point-of-sale, has check encoder to encode
received check amount in magnetic ink at preset location on blank check,
and to print selected payee name in payee field on check**

Original Titles:
Automated system and method for check amount encoding at a point-of-sale
Local Applications (No Type Date): US 1997828022 A 19970327
Priority Applications (no., kind, date): US 1997828022 A   19970327

23/AN,AZ,TI/3   (Item 3 from file: 350)

0014364681
**Communication path regulating method for network communication, involves
establishing communication path between two client devices, based on
determination whether clients are included in user list**

Original Titles:
IMPLICIT ACCESS FOR COMMUNICATIONS PATHWAY
Implicit access for communications pathway
Degrees of separation for handling communications
Degrees of separation for handling communications
IMPLICIT ACCESS FOR COMMUNICATIONS PATHWAY
ACCES IMPLICITE POUR UNE VOIE DE COMMUNICATION
Local Applications (No Type Date): WO 2003US41499 A   20031230; US
   2002334142 A   20021231; AU 2003300029 A   20031230; US 2003459272   P
   20030402; US 2003746230 A   20031229; US 2003459272   P   20030402; US
   2003746232 A   20031229; AU 2003300029 A   20031230
Priority Applications (no., kind, date): US 2003746232 A   20031229; US
   2003459272 P   20030402; US 2002334142 A   20021231; US 2003746230 A
   20031229

23/AN,AZ,TI/4   (Item 4 from file: 350)

0013384526
Money transfer **information notification method using Internet, involves transmitting change specification data and balance account data to user before** money transfer **date**

Original Titles:
TRANSFER INFORMATION NOTICE SERVICE METHOD AND TRANSFER INFORMATION NOTICE
DEVICE
Local Applications (No Type Date): JP 2001326835 A 20011024
Priority Applications (no., kind, date): JP 2001326835 A 20011024

23/AN,AZ,TI/5   **(Item 5 from file: 350)**
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0013257632
Combining mailing addresses and payment by obtaining address from postal service database **over Internet for** user **selection**

Original Titles:
SYTEM FOR COMBINING POSTAGE, MAILING ADDRESS INFORMATION, AND PAYMENT
SERVICES
SYTEM FOR COMBINING POSTAGE, MAILING ADDRESS INFORMATION, AND PAYMENT
SERVICES
SYSTEME COMBINE D'AFFRANCHISSEMENT, D'INFORMATION D'ADRESSE POSTALE ET DE
SERVICES DE PAIEMENT
Local Applications (No Type Date): WO 2002US30703 A 20020927; AU
   2002327746 A 20020927; AU 2002327746 A 20020927
Priority Applications (no., kind, date): US 2001327941 P 20011009

23/AN,AZ,TI/6   **(Item 6 from file: 350)**
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0011136914
P2p service system and method thereof
Local Applications (No Type Date): KR 20018055 A 20010213
Priority Applications (no., kind, date): KR 20018055 A 20010213

23/AN,AZ,TI/7   **(Item 7 from file: 350)**
DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

0007535376
Electronic mail system for communication network - has message display part to display received facsimile data as message of E-mail

Original Titles:
ELECTRONIC MAIL SYSTEM
Local Applications (No Type Date): JP 1994191873 A 19940722
Priority Applications (no., kind, date): JP 1994191873 A 19940722

? show files;ds
File 348:EUROPEAN PATENTS 1978-2006/ 200636
        (c) 2006 European Patent Office
File 349:PCT FULLTEXT 1979-2006/UB=20060831UT=20060824
        (c) 2006 WIPO/Thomson

```
Set     Items   Description
S1        962   MONEY()TRANSFER OR PAYMENT()ENABLER OR WESTERN()UNION OR P-
                AYPAL OR PAY()PAL OR ECASH OR DOTBANK OR DOT()BANK OR BILLPOI-
                NT OR BILL()POINT OR EMAILZAP OR DIRECTPAY OR DIRECT()PAY OR -
                C2IT OR EMONEYMAIL OR XCOM
S2     699425   USER OR USERS OR SENDER OR SENDERS OR ORIGINAT??? OR PAY?R
                OR PAY?RS OR INITIAT??? OR (COME OR COMES OR COMING)()"FROM"
S3      38546   (ADDRESS?? OR EMAIL OR E()MAIL OR FRIEND OR FRIENDS OR FAM-
                ILY OR RELATIVES OR CONTACT OR CONTACTS OR NAME OR NAMES)(3N)-
                (BOOK OR BOOKS OR DATABASE OR DATABASES OR LIST OR LISTS OR F-
                ILE OR FILES)
S4    2476007   SEARCH??? OR INQUIR??? OR FIND??? OR QUERY??? OR QUERIES OR
                CHECK??? OR RESEARCH??? OR LOOK??? OR COMPAR? OR SEE OR DETE-
                RMIN? OR WHETHER
S5     288067   RECIPIENT OR RECIPIENTS OR PAYEE OR PAYEES OR RECEIVER OR -
                RECEIVERS OR ADDRESSEE OR ADDRESSEES
S6     630795   NOTIFY OR NOTIFI? OR ALERT??? OR TELL??? OR COMMUNICATE OR
                COMMUNICATES OR MESSAGE OR INFORM OR INFORMS OR INFORMING OR -
                APPRIS??? OR INVIT??? OR INVITATION OR INVITATIONS
S7     389610   REGISTER??? OR SIGNUP OR SIGNON OR SIGN???()(UP OR ON) OR -
                SUBSCRIB??? OR SUBSCRIPTION OR JOIN OR JOINS OR JOINING OR EN-
                ROLL???
S8       6507   S2(5N)S3
S9      40234   (USER OR USERS OR MEMBER OR MEMBERS)(2N)REGISTRY OR (REGIS-
                TERED OR REGISTRY OR REGISTRATION OR USER OR ACCOUNT OR DEFAU-
                LT OR DEFAULTS OR (PAYMENT OR RECEIVING)()METHOD? ?)(3N)(DATA-
                BASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S10       129   (S4(7N)S5)(10N)S9
S11      1236   S5(5N)S6(5N)S7
S12         0   S1(S)S8(S)S10(S)S11
S13         0   S1(S)S8(S)S10
S14         1   S8(S)S10(S)S11
S15         8   S1(S)S3(S)S9
S16        15   S1(2S)S3(2S)S9
S17     60576   IC=(G06F-017? OR G06Q-040? OR G06F-0017? OR G06Q-0040?)
S18         7   S16 AND S17
S19        13   S14 OR S15 OR S18
S20        13   IDPAT (sorted in duplicate/non-duplicate order)
S21        13   IDPAT (primary/non-duplicate records only)
```

21/3,K/4   (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2006 WIPO/Thomson. All rts. reserv.

01159922   **Image available**
VERIFIED PERSONAL INFORMATION DATABASE
BASE DE DONNEES D'INFORMATIONS PERSONNELLES VERIFIEES
Patent Applicant/Assignee:
  INNOVATREND INC, 256 North Main Street, Alpine, UT 84004, US, US
    (Residence), US (Nationality), (For all designated states except: US)
Inventor(s):
  DICK Richard S, 460 Peach Tree Circle, Alpine, UT 84004, US,
Legal Representative:
  KRIEGER Michael F (et al) (agent), Kirton & MCConkie, 1800 Eagle Gate
    Tower, 60 East South Temple, Salt Lake City, UT 84111, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200481750 A2-A3 20040923 (WO 0481750)
  Application: WO 2004US7396 20040311 (PCT/WO US04007396)
  Priority Application: US 2003433356 20030311; US 2004799921 20040310
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
  LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
  RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
  SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9611

Main International Patent Class (v7): **G06F-017/30**
Fulltext Availability:
  Detailed Description

Detailed Description
... an index including the various categories of information in the
  database, an index of individual **names** in the **database** , an index of
  verified **names** in the **database** , an index of sources or types of
  sources employed in compiling the database, and an...

...the options of exiting the web site, subscribing to the database or
  joining as a **database** member.
  If the **user** wishes to become a member of **database** , the **user** may
  activate the hypertext 1 5 "membership" link, which when activated
  directs the browser to...

21/3,K/6   (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2006 WIPO/Thomson. All rts. reserv.

01008570   **Image available**
SUBSCRIPTION-BASED PAYMENT
PAIEMENT REPOSANT SUR UN ABONNEMENT
Patent Applicant/Assignee:

FIRST DATA CORPORATION, 12500 East Belford Avenue, Englewood, CO
    80112-5939, US, US (Residence), US (Nationality)
Inventor(s):
  MILBERGER Susan M, 7599 South Willow Circle, Englewood, CO 80112, US,
  SHERRARD Jeff D, 14634 West Auburn Court, Lakewood, CO 80228, US,
  DUNKER Amy M, 1025 Purple Sage Loop, Castle Rock, CO 80138, US,
  MACFARLANE Jackie M, 12318 Summit Ridge Road, Parker, CO 80138, US,
  PLATTE Eric L, 1507 Whitetail Drive, Castle Rock, CO 80104, US,
  ABRAHAMS Susan F, 3734 Powers Ferry Road, Atlanta, GA 30342, US,
  NEOFYTIDES Cheryl L, 319 Tulip Ave, Floral Park, NY 11001, US,
  BAIG Aamer Ali, 111-32 76th Ave., Apt. 3J, Forest Hills, NY 11375, US,
  KARAS Peter M, 115 Flower St., Lakewood, CO 80226, US,
  COWELL James E, 2509 W. Long Circle, Littleton, CO 80120, US,
  YODER James R, 1902 W. Henderson, Chicago, IL 60657, US,
  GOLUB Matt F, 276 Highwood Avenue, Tera Fly, NJ 07670, US,
Legal Representative:
  FRANKLIN Thomas D (et al) (agent), Townsend and Townsend and Crew LLP,
    Eighth Floor, Two Embarcadero Center,, San Francisco, CA 94111-3834, US
    ,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200338551 A2-A3 20030508 (WO 0338551)
  Application: WO 2002US33885 20021022 (PCT/WO US02033885)
  Priority Application: US 200121292 20011029
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
  SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9761

Main International Patent Class (v7): **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... could be charged.

  A billing function 312 monitors and charges for the services of the
    payment enabler 170. There may be charges when transferring money,
  converting money, printing and mailing negotiable instruments...recover
  those costs.

  Information for the users of the system 100 is stored in the **user
  database** 324. This information includes an **address book** of other
  users, money credit in the stored value fund, past **money transfer**
  information, account number, e-mail addresses, contact information,
  handler interface information, handler preference infon-nation...

  ...a trust account for the benefit of the user according to the entry in
  the **user database** 324 corresponding to that user and interest may or
  may not be paid on that...and processes the enabler interface information
  according to the device used to interface with the **payment enabler**
  170. For example, the Internet interface 180-3 takes the information from

the enabler interface...new code that uniquely identifies the payee in
other embodiments. Some embodiments may include an **address   book**
stored either locally or remotely with the **payment   enabler** 170. The
address   book could include in a list the unique identifier for a
single user or a group...10 wishes to send an equal
amount of money to each payee 130 of the **money   transfer** . The payor I
10 either enters
10
the one amount for all payees 130 in...to receive the money into the
system 100. The allocated amount is recorded into the **user   database**
for each payee 130, but the aggregate money is stored in a trust account.

In...

21/3,K/9   (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2006 WIPO/Thomson. All rts. reserv.

00871084   **Image available**
WIDE AREA NETWORK PERSON-TO-PERSON PAYMENT
PAIEMENT DE PERSONNE A PERSONNE SUR RESEAU LONGUE DISTANCE
Patent Applicant/Assignee:
  FIRST DATA CORPORATION, 6200 South Quebec Street, Greenwood Village, CO
    80111, US, US (Residence), US (Nationality), (For all designated states
    except: US)
Patent Applicant/Inventor:
  BAIG Aamer Ali, 111-32 76th Ave., Apt 3J, Forestt Hills, NY 11375, US, US
    (Residence), IN (Nationality), (Designated only for: US)
  COWELL James E, 2509 W. Long Circle, Littleton, CO 80226, US, US
    (Residence), US (Nationality), (Designated only for: US)
  KARAS Peter M, 115 Flower St., Lakewood, CO 80226, US, US (Residence), US
    (Nationality), (Designated only for: US)
  NEOFYTIDES Cheryl L, 319 Tulip Ave, Floral Park, NY 11001, US, US
    (Residence), US (Nationality), (Designated only for: US)
  GOLUB Matt F, 4234 Harrogate Drive NW, Atlanta, GA 30327, US, US
    (Residence), US (Nationality), (Designated only for: US)
  YODER James R, 1902 W. Henderson, Chicago, IL 60657, US, US (Residence),
    US (Nationality), (Designated only for: US)
  MILBERGER Susan M, 7599 S. Willow Cir., Englewood, CO 80112, US, US
    (Residence), US (Nationality), (Designated only for: US)
  SHERRARD Jeff D, 14634 W. Auburn Ct., Lakewood, CO 80228, US, US
    (Residence), US (Nationality), (Designated only for: US)
  DUNKER Amy M, 1025 Purple Sage Loop, Castle Rock, CO 80138, US, US
    (Residence), US (Nationality), (Designated only for: US)
  MACFARLANE Jackie M, 12318 Summit Ridge Rd., Parker, CO 80138, US, US
    (Residence), US (Nationality), (Designated only for: US)
  PLATTE Eric L, 1507 Whitetail Dr., Castle Rock, CO 80104, US, US
    (Residence), US (Nationality), (Designated only for: US)
  ABRAHAMS Susan F, 3734 Powers Ferry Rd., Atlanta, GA 30342, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  FRANKLIN Thomas D (et al) (agent), Townsend and Townsend and Crew LLP,
    Two Embarcadero Center, Eigth Floor, San Francisco, CA 94111-3834, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200205195 A1 20020117 (WO 0205195)
  Application: WO 2001US22179 20010711 (PCT/WO US0122179)
  Priority Application: US 2000613615 20000711; US 2000256127 20001215
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 13924

Main International Patent Class (v7): **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... In step 980, the payor 1 10 authorizes the payment 180. In step 990,
  the
  payment enabler 170 completes the **money transfer** with an
  intermediary 160 acting as a conduit between. the payor 1 10 and the
  payee 130 in the manner already described. The **payment enabler** 170
  also updates the pending and history transactions files for both the
  payor 1 1...

...130 may do this by typing in the e-mail address or by selecting the **e -**
mail address from an online **e - mail address book** such as the
one depicted in FIG. 4.

In step 1020, the payee 130 specifies...

21/AN,AZ,TI/1   (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

01371444
Information providing system
Informationbereitstellungssystem
Systeme fournisseur d'informations
APPLICATION (CC, No, Date):   EP 2001115401 010626;
PRIORITY (CC, No, Date): JP 2000195023 000628

21/AN,AZ,TI/2   (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

00297149
System for ensuring device compatibility.
System zur Geratkompatibilitatssicherung.
Systeme pour assurer la compatibilite d'un appareil.
APPLICATION (CC, No, Date):   EP 88113694 880823;
PRIORITY (CC, No, Date): US 89200 870824

21/AN,AZ,TI/3   (Item 3 from file: 348)
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

00297148
System for designing intercommunication networks.
System zum Entwurf von Interkommunikationsnetzwerken.
Systeme pour concevoir des reseaux d'intercommunication.
APPLICATION (CC, No, Date):   EP 88113693 880823;
PRIORITY (CC, No, Date): US 89201 870824

21/AN,AZ,TI/4   (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

01159922
VERIFIED PERSONAL INFORMATION DATABASE
BASE DE DONNEES D'INFORMATIONS PERSONNELLES VERIFIEES
    Application: WO 2004US7396 20040311   (PCT/WO US04007396)

21/AN,AZ,TI/5   (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

01144238
DIRECT PAYMENT WITH TOKEN
PAIEMENT DIRECT AVEC DES JETONS
    Application: WO 2004US1607 20040120   (PCT/WO US04001607)

21/AN,AZ,TI/6   (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

01008570
SUBSCRIPTION-BASED PAYMENT
PAIEMENT REPOSANT SUR UN ABONNEMENT
    Application: WO 2002US33885 20021022   (PCT/WO US02033885)

Caryn S. Wesner-Early   EIC 3600 07-Sep-06   p. 1

21/AN,AZ,TI/7   (Item 7 from file: 349)
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

00914720
ELECTRONIC GIFT GREETING
ELECTRONIC GIFT GREETING
    Application: WO 2001US48630 20011206 (PCT/WO US0148630)

21/AN,AZ,TI/8   (Item 8 from file: 349)
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

00883056
CARD CHECKING DEVICE, ELECTRONIC PAYMENT METHOD USING THIS DEVICE AND
    REAL-TIME ELECTRONIC COMMERCE METHOD USING THIS DEVICE
DISPOSITIF DE CONTROLE DE CARTE, METHODE DE PAIEMENT ELECTRONIQUE ET
    COMMERCE ELECTRONIQUE FAISANT APPEL A CE DISPOSITIF
    Application: WO 2001KR1236 20010719 (PCT/WO KR0101236)

21/AN,AZ,TI/9   (Item 9 from file: 349)
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

00871084
WIDE AREA NETWORK PERSON-TO-PERSON PAYMENT
PAIEMENT DE PERSONNE A PERSONNE SUR RESEAU LONGUE DISTANCE
    Application: WO 2001US22179 20010711 (PCT/WO US0122179)

21/AN,AZ,TI/10   (Item 10 from file: 349)
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

00833734
AUTOMATIC GENERATION OF CORRESPONDENCE VIA AN EMAIL INTERFACE
GENERATION AUTOMATIQUE DE CORRESPONDANCE VIA UNE INTERFACE DE COURRIER
    ELECTRONIQUE
    Application: WO 2001US7471 20010307 (PCT/WO US0107471)

21/AN,AZ,TI/11   (Item 11 from file: 349)
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

00784143
SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR LOAD BALANCING REQUESTS AMONG
    SERVERS
SYSTEME, PROCEDE ET ARTICLE POUR EQUILIBREUR DE CHARGE DANS UN
    ENVIRONNEMENT DE STRUCTURES DE SERVICES
    Application: WO 2000US24236 20000831 (PCT/WO US0024236)

21/AN,AZ,TI/12   (Item 12 from file: 349)
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

00784140
A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GLOBALLY ADDRESSABLE
    INTERFACE IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION S'APPLIQUANT DANS UN
    ENVIRONNEMENT DE STRUCTURE DE SERVICES DE COMMUNICATIONS VIA UNE
    INTERFACE ADRESSABLE GLOBALEMENT
    Application: WO 2000US24198 20000831 (PCT/WO US0024198)

21/AN,AZ,TI/13 **(Item 13 from file: 349)**

00443927
A COMMUNICATION SYSTEM ARCHITECTURE
ARCHITECTURE D'UN SYSTEME DE COMMUNICATION
  Application: WO 98US1868 19980203   (PCT/WO US9801868)

```
? show files;ds
File    2:INSPEC 1898-2006/Aug W4
          (c) 2006 Institution of Electrical Engineers
File   35:Dissertation Abs Online 1861-2006/Aug
          (c) 2006 ProQuest Info&Learning
File   65:Inside Conferences 1993-2006/Sep 07
          (c) 2006 BLDSC all rts. reserv.
File   99:Wilson Appl. Sci & Tech Abs 1983-2006/Jul
          (c) 2006 The HW Wilson Co.
File  474:New York Times Abs 1969-2006/Sep 06
          (c) 2006 The New York Times
File  475:Wall Street Journal Abs 1973-2006/Sep 06
          (c) 2006 The New York Times
File  256:TecInfoSource 82-2006/Dec
          (c) 2006 Info.Sources Inc
File  583:Gale Group Globalbase(TM) 1986-2002/Dec 13
          (c) 2002 The Gale Group
File  139:EconLit 1969-2006/Aug
          (c) 2006 American Economic Association


Set      Items    Description
S1       2137     MONEY()TRANSFER OR PAYMENT()ENABLER OR WESTERN()UNION OR P-
                  AYPAL OR PAY()PAL OR ECASH OR DOTBANK OR DOT()BANK OR BILLPOI-
                  NT OR BILL()POINT OR EMAILZAP OR DIRECTPAY OR DIRECT()PAY OR -
                  C2IT OR EMONEYMAIL OR XCOM
S2     692934     USER OR USERS OR SENDER OR SENDERS OR ORIGINAT??? OR PAY?R
                  OR PAY?RS OR INITIAT??? OR (COME OR COMES OR COMING)()"FROM"
S3       8946     (ADDRESS?? OR EMAIL OR E()MAIL OR FRIEND OR FRIENDS OR FAM-
                  ILY OR RELATIVES OR CONTACT OR CONTACTS OR NAME OR NAMES)(3N)-
                  (BOOK OR BOOKS OR DATABASE OR DATABASES OR LIST OR LISTS OR F-
                  ILE OR FILES)
S4     6269057    SEARCH??? OR INQUIR??? OR FIND??? OR QUERY??? OR QUERIES OR
                  CHECK??? OR RESEARCH??? OR LOOK??? OR COMPAR? OR SEE OR DETE-
                  RMIN? OR WHETHER
S5     158126     RECIPIENT OR RECIPIENTS OR PAYEE OR PAYEES OR RECEIVER OR -
                  RECEIVERS OR ADDRESSEE OR ADDRESSEES
S6     296468     NOTIFY OR NOTIFI? OR ALERT??? OR TELL??? OR COMMUNICATE OR
                  COMMUNICATES OR MESSAGE OR INFORM OR INFORMS OR INFORMING OR -
                  APPRIS??? OR INVIT??? OR INVITATION OR INVITATIONS
S7     298017     REGISTER??? OR SIGNUP OR SIGNON OR SIGN???()(UP OR ON) OR -
                  SUBSCRIB??? OR SUBSCRIPTION OR JOIN OR JOINS OR JOINING OR EN-
                  ROLL???
S8       292      S2(5N)S3
S9       7421     (USER OR USERS OR MEMBER OR MEMBERS)(2N)REGISTRY OR (REGIS-
                  TERED OR REGISTRY OR REGISTRATION OR USER OR ACCOUNT OR DEFAU-
                  LT OR DEFAULTS OR (PAYMENT OR RECEIVING)()METHOD? ?)(3N)(DATA-
                  BASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S10        0      (S4(7N)S5)(10N)S9
S11       19      S5(5N)S6(5N)S7
S12        0      S1(S)S8(S)S10(S)S11
S13        0      S1 AND S8 AND S10 AND S11
S14        0      S1 AND S8 AND S11
S15        0      S1 AND S3 AND S9
S16      151      S3 AND S9
S17       66      S8 AND S9
S18        2      S4(20N)S5(20N)S9
S19     1525      S5(20N)S7
S20        0      S16 AND S19
S21        1      S3 AND S5 AND S7 AND S9
S22        2      S3 AND S5 AND S6 AND S9
S23       85      S3(10N)S9
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S24        81    S3(7N)S9
S25        71    S3(5N)S9
S26       146    S16 AND (S2 OR S4 OR S5 OR S6 OR S7)
S27        82    S23 AND (S2 OR S4 OR S5 OR S6 OR S7)
S28        75    S23(10N)(S2 OR S4 OR S5 OR S6 OR S7)
S29        32    S17 AND (S4 OR S5 OR S6 OR S7)
S30        33    S21 OR S22 OR S29
S31        26    S30 NOT PY>2000
S32        22    S31 NOT PD=20000712:20061031
S33        22    RD  (unique items)
```

33/3,K/4   (Item 4 from file: 2)
DIALOG(R)File   2:INSPEC

06467766   INSPEC Abstract Number: C9702-6160D-009
 Title: **On data representation and use in a temporal relational DBMS**
  Author(s): Clifford, J.; Croker, A.; Tuzhilin, A.
  Author Affiliation: Dept. of Inf. Syst., New York Univ., NY, USA
  Journal: Information Systems Research   vol.7, no.3   p.308-27
  Publisher: Inst. Oper. Res. & Manage. Sci,
  Publication Date: Sept. 1996 Country of Publication: USA
  CODEN: ISYREH ISSN: 1047-7047
  SICI: 1047-7047(199609)7:3L.308:DRTR;1-U
  Material Identity Number: E442-96003
  U.S. Copyright Clearance Center Code: 1047-7047/96/0703/0308$01.25
  Language: English
  Subfile: C
  Copyright 1997, IEE

    ...Abstract: day user of a DBMS, is of increasing relevance to the
database practitioner and the **database** **user** community. We **address**
this issue from the practical perspective of such a user. Through a series
of example **queries** and updates, we illustrate the differences between
these two approaches and demonstrate that the temporally...
    ...Descriptors: **query** languages...

... **query** processing
    ...Identifiers: **database** **user** community...

... **queries** ;

33/3,K/17   (Item 17 from file: 2)
DIALOG(R)File   2:INSPEC

03753918   INSPEC Abstract Number: B86064632, C86052874
 Title: **The 3+ network family**
  Journal: Database and Network Journal   vol.16, no.2   p.12-13
  Publication Date: 1986 Country of Publication: UK
  CODEN: DNJODC ISSN: 0265-4490
  Language: English
  Subfile: B C

    ...Abstract: network operating system is the central product in the 3+
family, supplying facilities for multi- **user** **file** service, directory
 name service, network management, network security, peripheral sharing
and dial-in network access. 3+Share also...

... by name, united on a single wide-area network. 3+Mail provides
store-and-forward **message** routing among workstations, linked networks and
remote personal computers. Store-and-forward capabilities allow messages to
be sent at any time, regardless of **whether** the receiving node is
activated. 3+Path offers customers who want to purchase or continue...
    ...Identifiers: multi- **user** **file** service...

...store-and-forward **message** routing...

33/3,K/19   (Item 1 from file: 99)

1218650 H.W. WILSON RECORD NUMBER: BAST95014108
A coherent filing-and-retrieval system
AUGMENTED TITLE: Sherlock 4.0 from 2010 Software Corp.
Bergmann, Gregory;
Computer v. 28 (Feb. '95) p. 82-3
DOCUMENT TYPE: Product Evaluation ISSN: 0018-9162

...ABSTRACT: up to 254 characters long to files. It allows the document
type, contact name, and **user   name** for each **file** to be entered, making
it easy to **determine** the exact contents of a file. Sherlock allows an
application to be started by simply...

  33/3,K/20   (Item 2 from file: 99)

1172309 H.W. WILSON RECORD NUMBER: BAST94040912
Complite, Version 1.32
AUGMENTED TITLE: from James Davis Veale
Cratty, John;
Computer v. 27 (June '94) p. 84
DOCUMENT TYPE: Product Evaluation ISSN: 0018-9162

ABSTRACT: Complite, Version 1.32, is a file- **comparison** software package
that offers enhanced input and output options at the very modest cost of...

...include side-by-side or above-below file displays. In addition, the
program allows the **user** to **compare** all **files** with the same **names** in
2 directories with a single command and allows control of the amount of
detail incorporated in the **comparison** .

33/6/1   (Item 1 from file: 2)
07663073   INSPEC Abstract Number: C2000-09-6130D-014
  Title: A method of geographical name extraction from Japanese text for
thematic geographical search
  Publication Date: 1999
  Copyright 2000, IEE

33/6/2   (Item 2 from file: 2)
07370333   INSPEC Abstract Number: C1999-11-6120-012
 Title: Elephant: the file system that never forgets
  Publication Date: 1999
  Copyright 1999, IEE

33/6/3   (Item 3 from file: 2)
06528467   INSPEC Abstract Number: C9705-6160S-001
 Title: Text-based search of TV news stories
  Publication Date: 1996
  Copyright 1997, IEE

33/6/4   (Item 4 from file: 2)
06467766   INSPEC Abstract Number: C9702-6160D-009
 Title: On data representation and use in a temporal relational DBMS
  Publication Date: Sept. 1996
  Copyright 1997, IEE

33/6/5   (Item 5 from file: 2)
06405127   INSPEC Abstract Number: C9612-7490-010
 Title: A computer-based environmental controller for growth chambers
  Publication Date: 1996
  Copyright 1996, IEE

33/6/6   (Item 6 from file: 2)
06149905   INSPEC Abstract Number: C9602-7810C-053
   Title: Quality   of   writing   by   elementary   students   with   learning
disabilities
  Publication Date: Summer 1995
  Copyright 1996, IEE

33/6/7   (Item 7 from file: 2)
05275423   INSPEC Abstract Number: C9212-7840-071
 Title: The management of multiple users of large seamless databases
  Publication Date: 1991

33/6/8   (Item 8 from file: 2)
05192967
 Title: More to it than meets the eye (document image processing)
  Publication Date: June 1992

33/6/9   (Item 9 from file: 2)
05012368   INSPEC Abstract Number: C91072751
  Title: A graphical knowledge level approach for   user - database
  interaction

Publication Date: 1990

33/6/10   (Item 10 from file: 2)
04816821   INSPEC Abstract Number: C91017182
  **Title: A method to give file names to Unix by specifying the numbers on
the list of numbered file names**
  Publication Date: June 1990

33/6/11   (Item 11 from file: 2)
04774638   INSPEC Abstract Number: C91004564
  **Title: Implementing direct manipulation   query   languages using an
adequate data model**
  Publication Date: 1990

33/6/12   (Item 12 from file: 2)
04511305   INSPEC Abstract Number: C90003595
  Title: DIALOGLINK: more shortcuts and quick tips
  Publication Date: July 1989

33/6/13   (Item 13 from file: 2)
04384025   INSPEC Abstract Number: C89038857
  Title: A generic histogram package written in Ada
  Publication Date: Sept.-Oct. 1988

33/6/14   (Item 14 from file: 2)
04288388   INSPEC Abstract Number: C89009063
  Title: End-users and electronic information systems: finding **the perfect
fit**
  Publication Date: 1988

33/6/15   (Item 15 from file: 2)
04161744   INSPEC Abstract Number: C88041079
  Title: DCL lexical functions. 7. Some practical uses
  Publication Date: Aug. 1987

33/6/16   (Item 16 from file: 2)
03889440   INSPEC Abstract Number: C87034111
  Title: NFS: heterogeneity and networks (Network File System)
  Publication Date: 23 Feb. 1987

33/6/17   (Item 17 from file: 2)
03753918   INSPEC Abstract Number: B86064632, C86052874
  Title: The 3+ network family
  Publication Date: 1986

33/6/18   (Item 18 from file: 2)
03187800   INSPEC Abstract Number: C84009390
  Title: Relational database in the office environment
  Publication Date: 1983

33/6/19   (Item 1 from file: 99)
1218650 H.W. WILSON RECORD NUMBER: BAST95014108
A coherent filing-and-retrieval system
AUGMENTED TITLE: Sherlock 4.0 from 2010 Software Corp.
19950200

33/6/20   (Item 2 from file: 99)
1172309 H.W. WILSON RECORD NUMBER: BAST94040912
Complite, Version 1.32
AUGMENTED TITLE: from James Davis Veale
19940600

33/6/21   (Item 1 from file: 474)
07771163   NYT Sequence Number: 633720000406
NEWS WATCH: BACKFLIP LETS WEB USERS STORE AND SHARE BOOKMARKS
Thursday April 6 2000

33/6/22   (Item 1 from file: 583)
04618323
More broadcast fax points coming
   HONG KONG - AT&T OPENS NEW BROADCAST FAX POINT
0 October 1991

```
? show files;ds
File  20:Dialog Global Reporter 1997-2006/Sep 08
        (c) 2006 Dialog

Set     Items    Description
S1      19545    MONEY()TRANSFER OR PAYMENT()ENABLER OR WESTERN()UNION OR P-
                 AYPAL OR PAY()PAL OR ECASH OR DOTBANK OR DOT()BANK OR BILLPOI-
                 NT OR BILL()POINT OR EMAILZAP OR DIRECTPAY OR DIRECT()PAY OR -
                 C2IT OR EMONEYMAIL OR XCOM
S2      2934025  USER OR USERS OR SENDER OR SENDERS OR ORIGINAT??? OR PAY?R
                 OR PAY?RS OR INITIAT??? OR (COME OR COMES OR COMING)()"FROM"
S3      159952   (ADDRESS?? OR EMAIL OR E()MAIL OR FRIEND OR FRIENDS OR FAM-
                 ILY OR RELATIVES OR CONTACT OR CONTACTS OR NAME OR NAMES)(3N)-
                 (BOOK OR BOOKS OR DATABASE OR DATABASES OR LIST OR LISTS OR F-
                 ILE OR FILES)
S4      18386922 SEARCH??? OR INQUIR??? OR FIND??? OR QUERY??? OR QUERIES OR
                 CHECK??? OR RESEARCH??? OR LOOK??? OR COMPAR? OR SEE OR DETE-
                 RMIN? OR WHETHER
S5      285238   RECIPIENT OR RECIPIENTS OR PAYEE OR PAYEES OR RECEIVER OR -
                 RECEIVERS OR ADDRESSEE OR ADDRESSEES
S6      4717025  NOTIFY OR NOTIFI? OR ALERT??? OR TELL??? OR COMMUNICATE OR
                 COMMUNICATES OR MESSAGE OR INFORM OR INFORMS OR INFORMING OR -
                 APPRIS??? OR INVIT??? OR INVITATION OR INVITATIONS
S7      4487645  REGISTER??? OR SIGNUP OR SIGNON OR SIGN???()(UP OR ON) OR -
                 SUBSCRIB??? OR SUBSCRIPTION OR JOIN OR JOINS OR JOINING OR EN-
                 ROLL???
S8      4765     S2(5N)S3
S9      34427    (USER OR USERS OR MEMBER OR MEMBERS)(2N)REGISTRY OR (REGIS-
                 TERED OR REGISTRY OR REGISTRATION OR USER OR ACCOUNT OR DEFAU-
                 LT OR DEFAULTS OR (PAYMENT OR RECEIVING)()METHOD? ?)(3N)(DATA-
                 BASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S10     1        (S4(7N)S5)(10N)S9
S11     176      S5(5N)S6(5N)S7
S12     0        S1(S)S8(S)S10(S)S11
S13     4653     S5(10N)S7
S14     0        S1(S)S3(S)S10(S)S13
S15     3        S1(2S)S3(2S)S9
S16     2252     S3(2S)S9
S17     4        S13(2S)S16
S18     7        S15 OR S17
S19     1        S18 NOT PY>2000
```

08110688 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Internet Retailers Gear Up for Projected Rise in Online Holiday Sales
Lisa F. Smith
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (HERALD-SUN, DURHAM, N.C.)
November 07, 1999
JOURNAL CODE: KHSD LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1027

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... as USA Today, The New York Times and Homestead.com.
Even if a potential gift **recipient** hasn't **registered** online, don't
give up hope of buying that holiday gift online.
If the person...

```
? show files;ds
File    9:Business & Industry(R) Jul/1994-2006/Sep 07
          (c) 2006  The Gale Group
File   15:ABI/Inform(R) 1971-2006/Sep 07
          (c) 2006 ProQuest Info&Learning
File  148:Gale Group Trade & Industry DB 1976-2006/Sep 07
          (c)2006 The Gale Group
File   75:TGG Management Contents(R) 86-2006/Aug W4
          (c) 2006 The Gale Group
File  275:Gale Group Computer DB(TM) 1983-2006/Sep 07
          (c) 2006 The Gale Group


Set     Items    Description
S1      20868    MONEY()TRANSFER OR PAYMENT()ENABLER OR WESTERN()UNION OR P-
                 AYPAL OR PAY()PAL OR ECASH OR DOTBANK OR DOT()BANK OR BILLPOI-
                 NT OR BILL()POINT OR EMAILZAP OR DIRECTPAY OR DIRECT()PAY OR -
                 C2IT OR EMONEYMAIL OR XCOM
S2    3371507    USER OR USERS OR SENDER OR SENDERS OR ORIGINAT??? OR PAY?R
                 OR PAY?RS OR INITIAT??? OR (COME OR COMES OR COMING)()"FROM"
S3     185679    (ADDRESS?? OR EMAIL OR E()MAIL OR FRIEND OR FRIENDS OR FAM-
                 ILY OR RELATIVES OR CONTACT OR CONTACTS OR NAME OR NAMES)(3N)-
                 (BOOK OR BOOKS OR DATABASE OR DATABASES OR LIST OR LISTS OR F-
                 ILE OR FILES)
S4    9776663    SEARCH??? OR INQUIR??? OR FIND??? OR QUERY??? OR QUERIES OR
                 CHECK??? OR RESEARCH??? OR LOOK??? OR COMPAR? OR SEE OR DETE-
                 RMIN? OR WHETHER
S5     295463    RECIPIENT OR RECIPIENTS OR PAYEE OR PAYEES OR RECEIVER OR -
                 RECEIVERS OR ADDRESSEE OR ADDRESSEES
S6    2193905    NOTIFY OR NOTIFI? OR ALERT??? OR TELL??? OR COMMUNICATE OR
                 COMMUNICATES OR MESSAGE OR INFORM OR INFORMS OR INFORMING OR -
                 APPRIS??? OR INVIT??? OR INVITATION OR INVITATIONS
S7    2654124    REGISTER??? OR SIGNUP OR SIGNON OR SIGN???()(UP OR ON) OR -
                 SUBSCRIB??? OR SUBSCRIPTION OR JOIN OR JOINS OR JOINING OR EN-
                 ROLL???
S8      12569    S2(5N)S3
S9      75202    (USER OR USERS OR MEMBER OR MEMBERS)(2N)REGISTRY OR (REGIS-
                 TERED OR REGISTRY OR REGISTRATION OR USER OR ACCOUNT OR DEFAU-
                 LT OR DEFAULTS OR (PAYMENT OR RECEIVING)()METHOD? ?)(3N)(DATA-
                 BASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S10        17    (S4(7N)S5)(10N)S9
S11       329    S5(5N)S6(5N)S7
S12         0    S1(S)S8(S)S10(S)S11
S13         0    S8(S)S10(S)S11
S14       132    (S4(20N)S5)(S)S9
S15     15185    S5(5N)(S6 OR S7)
S16         0    S1(S)S3(S)S14(S)S15
S17         0    S1(2S)S3(2S)S14(2S)S15
S18         1    S1(S)S3(S)S9
S19         7    S1(2S)S3(2S)S9
S20        10    S1(3S)S3(3S)S9
S21         2    S20 NOT PY>2000
S22         2    S21 NOT PD=20000712:20061031
S23         2    RD  (unique items)
```

23/3,K/1   (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2006 The Gale Group. All rts. reserv.

01254117   SUPPLIER NUMBER: 06907067   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Spectrum Concepts Inc adds remote spooling to LU 6.2-based software.
(Connectivity Newswire) (column)
PC Week, v5, n33, pC6(1)
Aug 15, 1988
DOCUMENT TYPE: column   ISSN: 0740-1604   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 1406   LINE COUNT: 00114

...   Complete includes all the abilities previously provided for $799,
including a network user and resource **database** , menuing system, and
audit-trail feature. Lanscope will also remain available in modular form,
company...

23/3,K/2   (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2006 The Gale Group. All rts. reserv.

01189495   SUPPLIER NUMBER: 04785055
E-mail call. (Software Review) (S and H MessageNet) (evaluation)
Wiseman, Carmen D.
Digital Review, v4, n3, p59(3)
Feb 9, 1987
DOCUMENT TYPE: evaluation   ISSN: 0739-4314   LANGUAGE: ENGLISH
RECORD TYPE: ABSTRACT

...ABSTRACT: H Computer Systems' MessageNet software package provides a
VAX-VMS systems with a gateway to **Western   Union** 's EasyLink and MCI's
MCI Mail electronic mail services as well as a link...

...a consistent user interface for all these services plus automatic
dialing and logging on, an **address   book** , a text editor or transfer of
VMS text edited **files** , tailored **default** procedures, and notification
and routing of incoming communication. The MessageNet manager controls
system access, limits of use, and configuration; and a mail clerk manages a
public in-box, **address   book** , and bulletin board. Installation is
simple, and the documentation is well-written and comprehensive, and...

```
? show files;ds
File  16:Gale Group PROMT(R) 1990-2006/Sep 07
        (c) 2006 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
        (c) 1999 The Gale Group
File 476:Financial Times Fulltext 1982-2006/Sep 08
        (c) 2006 Financial Times Ltd
File 621:Gale Group New Prod.Annou.(R) 1985-2006/Sep 07
        (c) 2006 The Gale Group
File 624:McGraw-Hill Publications 1985-2006/Sep 08
        (c) 2006 McGraw-Hill Co. Inc
File 634:San Jose Mercury  Jun 1985-2006/Sep 07
        (c) 2006 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2006/Sep 07
        (c) 2006 The Gale Group


Set      Items    Description
S1       24133    MONEY()TRANSFER OR PAYMENT()ENABLER OR WESTERN()UNION OR P-
                  AYPAL OR PAY()PAL OR ECASH OR DOTBANK OR DOT()BANK OR BILLPOI-
                  NT OR BILL()POINT OR EMAILZAP OR DIRECTPAY OR DIRECT()PAY OR -
                  C2IT OR EMONEYMAIL OR XCOM
S2     3440845    USER OR USERS OR SENDER OR SENDERS OR ORIGINAT??? OR PAY?R
                  OR PAY?RS OR INITIAT??? OR (COME OR COMES OR COMING)()"FROM"
S3      151750    (ADDRESS?? OR EMAIL OR E()MAIL OR FRIEND OR FRIENDS OR FAM-
                  ILY OR RELATIVES OR CONTACT OR CONTACTS OR NAME OR NAMES)(3N)-
                  (BOOK OR BOOKS OR DATABASE OR DATABASES OR LIST OR LISTS OR F-
                  ILE OR FILES)
S4    12017983    SEARCH??? OR INQUIR??? OR FIND??? OR QUERY??? OR QUERIES OR
                  CHECK??? OR RESEARCH??? OR LOOK??? OR COMPAR? OR SEE OR DETE-
                  RMIN? OR WHETHER
S5      337939    RECIPIENT OR RECIPIENTS OR PAYEE OR PAYEES OR RECEIVER OR -
                  RECEIVERS OR ADDRESSEE OR ADDRESSEES
S6     2272228    NOTIFY OR NOTIFI? OR ALERT??? OR TELL??? OR COMMUNICATE OR
                  COMMUNICATES OR MESSAGE OR INFORM OR INFORMS OR INFORMING OR -
                  APPRIS??? OR INVIT??? OR INVITATION OR INVITATIONS
S7     3551758    REGISTER??? OR SIGNUP OR SIGNON OR SIGN???()(UP OR ON) OR -
                  SUBSCRIB??? OR SUBSCRIPTION OR JOIN OR JOINS OR JOINING OR EN-
                  ROLL???
S8        9040    S2(5N)S3
S9       60990    (USER OR USERS OR MEMBER OR MEMBERS)(2N)REGISTRY OR (REGIS-
                  TERED OR REGISTRY OR REGISTRATION OR USER OR ACCOUNT OR DEFAU-
                  LT OR DEFAULTS OR (PAYMENT OR RECEIVING)()METHOD? ?)(3N)(DATA-
                  BASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S10          6    (S4(7N)S5)(10N)S9
S11        335    S5(5N)S6(5N)S7
S12          0    S1(S)S8(S)S10(S)S11
S13        157    S5(10N)S9
S14      12417    S5(5N)(S6 OR S7)
S15          0    S1(S)S3(S)S13(S)S14
S16          2    S1(S)S3(S)S9
S17          3    S1(S)S3(S)S9
S18          1    S17 NOT PY>2000
```

01820394
**CLYDE DIGITAL SYSTEMS ANNOUNCES LINK BETWEEN DEC MVS (TM) Mail AND WESTERN
    UNION'S EasyLink (SM),**
News Release   November 20, 1987   p. 1

    ...may may correspond with remote locations, not on his or her network,
who have a **Western   Union** EasyLink (SM) (or telex) address, via **Western
    Union** 's network. The ProMail software package allows VMS users to
correspond with any EasyLink or...

...message. Messages may be sent to JOHN DOE, and JOHN DOE he were on the
 user 's network. This **list** of **addresses** may be modified by the system
manager at will. Furthermore, the ProMail software maintains separate
 lists of EasyLink **addresses** for individual users. The software will
accommodate virtually any auto-dial modem, and can select...

```
? show files;ds
File 610:Business Wire 1999-2006/Sep 08
        (c) 2006 Business Wire.
File 613:PR Newswire 1999-2006/Sep 08
        (c) 2006 PR Newswire Association Inc
File 810:Business Wire 1986-1999/Feb 28
        (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
        (c) 1999 PR Newswire Association Inc


Set     Items    Description
S1       8130    MONEY()TRANSFER OR PAYMENT()ENABLER OR WESTERN()UNION OR P-
                 AYPAL OR PAY()PAL OR ECASH OR DOTBANK OR DOT()BANK OR BILLPOI-
                 NT OR BILL()POINT OR EMAILZAP OR DIRECTPAY OR DIRECT()PAY OR -
                 C2IT OR EMONEYMAIL OR XCOM
S2     1179860   USER OR USERS OR SENDER OR SENDERS OR ORIGINAT??? OR PAY?R
                 OR PAY?RS OR INITIAT??? OR (COME OR COMES OR COMING)()"FROM"
S3      56910    (ADDRESS?? OR EMAIL OR E()MAIL OR FRIEND OR FRIENDS OR FAM-
                 ILY OR RELATIVES OR CONTACT OR CONTACTS OR NAME OR NAMES)(3N)-
                 (BOOK OR BOOKS OR DATABASE OR DATABASES OR LIST OR LISTS OR F-
                 ILE OR FILES)
S4     3404319   SEARCH??? OR INQUIR??? OR FIND??? OR QUERY??? OR QUERIES OR
                 CHECK??? OR RESEARCH??? OR LOOK??? OR COMPAR? OR SEE OR DETE-
                 RMIN? OR WHETHER
S5      123183   RECIPIENT OR RECIPIENTS OR PAYEE OR PAYEES OR RECEIVER OR -
                 RECEIVERS OR ADDRESSEE OR ADDRESSEES
S6      647026   NOTIFY OR NOTIFI? OR ALERT??? OR TELL??? OR COMMUNICATE OR
                 COMMUNICATES OR MESSAGE OR INFORM OR INFORMS OR INFORMING OR -
                 APPRIS??? OR INVIT??? OR INVITATION OR INVITATIONS
S7     1464740   REGISTER??? OR SIGNUP OR SIGNON OR SIGN???()(UP OR ON) OR -
                 SUBSCRIB??? OR SUBSCRIPTION OR JOIN OR JOINS OR JOINING OR EN-
                 ROLL???
S8       3231    S2(5N)S3
S9      30762    (USER OR USERS OR MEMBER OR MEMBERS)(2N)REGISTRY OR (REGIS-
                 TERED OR REGISTRY OR REGISTRATION OR USER OR ACCOUNT OR DEFAU-
                 LT OR DEFAULTS OR (PAYMENT OR RECEIVING)()METHOD? ?)(3N)(DATA-
                 BASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S10         1    (S4(7N)S5)(10N)S9
S11        96    S5(5N)S6(5N)S7
S12         0    S1(S)S8(S)S10(S)S11
S13        48    S5(10N)S9
S14      4059    S5(5N)(S6 OR S7)
S15         0    S1(S)S3(S)S13(S)S14
S16      1940    S9(10N)(S4 OR S5)
S17         0    S1(2S)S3(2S)S14(2S)S16
S18         0    S1(S)S3(S)S9
S19         0    S1(3S)S3(3S)S9
S20         5    S1 AND S3 AND S9
S21         4    S20 NOT PY>2000
S22         3    S21 NOT PD=20000712:20061031
S23         2    RD  (unique items)
```

0647818   BW0303

Business Wire Recap

November 20, 1996

Byline: Editors

    ...Connections to Employ RSA Encryption
Technology (BW0004 07:00)
        (FORMMAKER-SOFTWARE) ATLANTA--National Fast 500 **Names**
FormMaker To **List** of Fastest-Growing Technology Companies   (BW1021
07:00)
        (VIVUS)(VVUS) MENLO PARK, Calif.--VIVUS Receives...SIMPLEX) GARDNE
R, Mass.--Simplex Appoints Kevin J. Dean
Chief Financial Officer (BW1162 11:18)
        (CROSSCOMM)(**XCOM**) MARLBOROUGH, Mass.--CrossComm chooses Olicom
RapidFire ATM adapters for CrossLAN Exchange Intranet server access
(BW1164...3D Graphics Demo in COMDEX Keynote
(BW0189 15:05)
        (ESSEX)(ESS) PALO ALTO, Calif.--Essex **Files** Shelf **Registration**
(BW0199 15:36)
        (FARMSTEAD-TELEPHONE)(FTG) EAST HARTFORD, Conn.--Farmstead
Telephone Group announces separate trading...

...crash   (BW0201 15:46)
        (ETEC-SYSTEMS)(ETEC) HAYWARD, Calif.--Etec Systems, Inc.
Announces Intention to   **File   Registration** Statement   (BW0204 16:05)
        (BROADWAY-&-SEYMOUR)(BSIS) CHARLOTTE, N.C.--Broadway & Seymour
completes sale of...

0098270   BW265

**MIGENT SOFTWARE: Migent Software names new board member and executive vice
    president of sales and marketing**

July 26, 1988

Byline: Business Editors

    ...House Accountant, the
Migent Pocket Modem and the Emerald Bay multi-user database management
system.

  CONTACT : Migent Software Inc., Incline Village
            Carole Hamilton, 702/832-3719
    KEYWORD: NEVADA

```
? show files;ds
File 267:Finance & Banking Newsletters 2006/Sep 01
        (c) 2006 Dialog
File 268:Banking Info Source 1981-2006/Aug W4
        (c) 2006 ProQuest Info&Learning
File 625:American Banker Publications 1981-2006/Sep 08
        (c) 2006 American Banker
File 626:Bond Buyer Full Text 1981-2006/Sep 08
        (c) 2006 Bond Buyer
File 608:KR/T Bus.News. 1992-2006/Sep 08
        (c)2006 Knight Ridder/Tribune Bus News
File  13:BAMP 2006/Aug W4
        (c) 2006  The Gale Group
File  56:Computer and Information Systems Abstracts 1966-2006/Aug
        (c) 2006 CSA.


Set     Items    Description
S1       7555    MONEY()TRANSFER OR PAYMENT()ENABLER OR WESTERN()UNION OR P-
                 AYPAL OR PAY()PAL OR ECASH OR DOTBANK OR DOT()BANK OR BILLPOI-
                 NT OR BILL()POINT OR EMAILZAP OR DIRECTPAY OR DIRECT()PAY OR -
                 C2IT OR EMONEYMAIL OR XCOM
S2     417643    USER OR USERS OR SENDER OR SENDERS OR ORIGINAT??? OR PAY?R
                 OR PAY?RS OR INITIAT??? OR (COME OR COMES OR COMING)()"FROM"
S3      29152    (ADDRESS?? OR EMAIL OR E()MAIL OR FRIEND OR FRIENDS OR FAM-
                 ILY OR RELATIVES OR CONTACT OR CONTACTS OR NAME OR NAMES)(3N)-
                 (BOOK OR BOOKS OR DATABASE OR DATABASES OR LIST OR LISTS OR F-
                 ILE OR FILES)
S4    2868254    SEARCH??? OR INQUIR??? OR FIND??? OR QUERY??? OR QUERIES OR
                 CHECK??? OR RESEARCH??? OR LOOK??? OR COMPAR? OR SEE OR DETE-
                 RMIN? OR WHETHER
S5      66955    RECIPIENT OR RECIPIENTS OR PAYEE OR PAYEES OR RECEIVER OR -
                 RECEIVERS OR ADDRESSEE OR ADDRESSEES
S6     665760    NOTIFY OR NOTIFI? OR ALERT??? OR TELL??? OR COMMUNICATE OR
                 COMMUNICATES OR MESSAGE OR INFORM OR INFORMS OR INFORMING OR -
                 APPRIS??? OR INVIT??? OR INVITATION OR INVITATIONS
S7    1514665    REGISTER??? OR SIGNUP OR SIGNON OR SIGN???()(UP OR ON) OR -
                 SUBSCRIB??? OR SUBSCRIPTION OR JOIN OR JOINS OR JOINING OR EN-
                 ROLL???
S8        893    S2(5N)S3
S9       7450    (USER OR USERS OR MEMBER OR MEMBERS)(2N)REGISTRY OR (REGIS-
                 TERED OR REGISTRY OR REGISTRATION OR USER OR ACCOUNT OR DEFAU-
                 LT OR DEFAULTS OR (PAYMENT OR RECEIVING)()METHOD? ?)(3N)(DATA-
                 BASE OR DATABASES OR LIST OR LISTS OR FILE OR FILES)
S10         6    (S4(7N)S5)(10N)S9
S11        59    S5(5N)S6(5N)S7
S12         0    S1(S)S8(S)S10(S)S11
S13         0    S1(S)S3(S)S9
S14         2    S1(2S)S3(2S)S9
S15         8    S1 AND S3 AND S9
S16         1    S15 NOT PY>2000
```

At Harris, Key Element of Check Strategy Is People
American Banker - May 20, 1991; Pg. 12A; Vol. 156, No. 97
WORD COUNT: 916

BYLINE:
By CAROL McGINN

TEXT:
...midwestern money-center bank said: "We know that,
if done correctly, we can make a (**money   transfer**) for $10. By contrast,
if
we make a mistake, that averages just under $500."
Cheap...

...s ECL, an electronic cash letter file is transmitted to the
Federal Reserve Bank. The **file** bears the **name** of the person cashing the
check, the amount, and other information in a microline, the...

...In turn, the Fed uses the file to electronically credit the sending
financial institution's **account** .
     Use of the **file** reduces the number of rejected items. Such a
reduction
provides a higher-quality check product...

EBSCO HOST Research Databases

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New Search | Folder | Preferences | Help

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Find: (money transfer or payment enabler or western union or paypal or pay pal or eCash or dothan or dot bank or bill point or billpoint or email zap or direct pay or c2it or eMoneyMail or xcom) and (user or users or sender? or originator pay?r? or initiator come from or comes from or coming from) and ((addressor email or email or friend or friends or family or relatives or contactor contacts or name or names) and (book or books or database or databases or list or lists or file or files)) and (search??? or inquire??? or find??? or query??? or queries or check??? or research??? or look??? or compar* or see or determin*

Search Clear

in Internet and Personal Computing Abstracts

No results were found.

You may want to try your search again after following one or more of these tips:

- Check the spelling of your search terms. Correct any misspellings and re-run the search.
- To broaden your search, use the Boolean operator OR. For example, type: Siamese OR cats.

See hints for suggestions.

Folder is empty.

| Refine Search | Search History/Alerts | Results |

Limit your results: Limiters | Expanders   Reset

Date Published   Jan ▼ Yr: 1980 to Jul ▼ Yr: 2000 .

Peer Reviewed   ☐

Publication   [   ]

Expand your search to: Limiters | Expanders   Reset

Also search for related words   ☐

Automatically "And" search terms   ☐

Search

Top of Page

alltheweb
○ ◉ ◉ find it all ◉ ◉ ○

| Web | News | Pictures | Video | Audio |

Advanced Search - Use the following filters to execute a more accurate search

First select a type of search   Query language guide

◯ Search for -   [all of the words ▾] [member OR registry database "addre:]

◉ Boolean -   Create a boolean query using the operators **AND**, **OR** and **NOT**.

(member OR registry) and database and "address book" and ("money transfer" OR "western union" OR paypal OR "pay pal")   see examples

[SEARCH]

Use the following to include and exclude additional criteria

Language -   Find results written in [English ▾]

Word Filters -   [Must include ▾] [　　　　] [in the text ▾]

[Must include ▾] [　　　　] [in the text ▾]

[Must not include ▾] [　　　　] [in the text ▾]

+ Add a filter

Domain Filters -   Filter results from specific domains (com, gov, dell.com, etc.)

Include results from [　　　　　]

Exclude results from [　　　　　]

Find results from a specific geographic region

Only find results from [Any ▾]

File format -   Only find results that are [Any format ▾]

Date -   Only find results updated   ☐ after [1 ▾] [January ▾] [1980 ▾]

☑ before [11 ▾] [July ▾] [2000 ▾]

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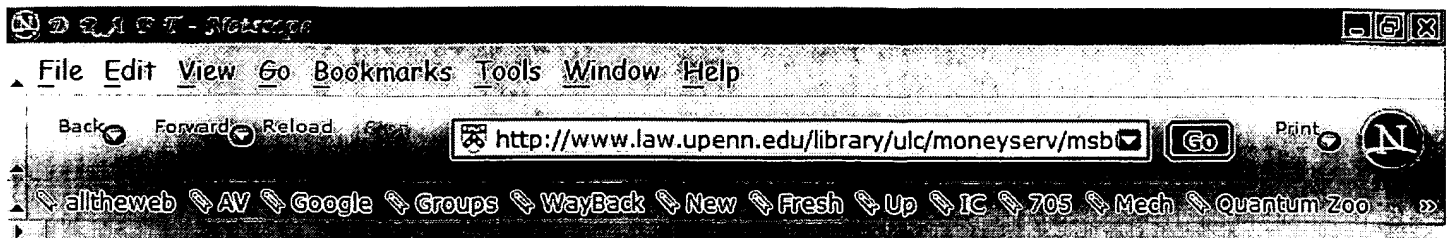
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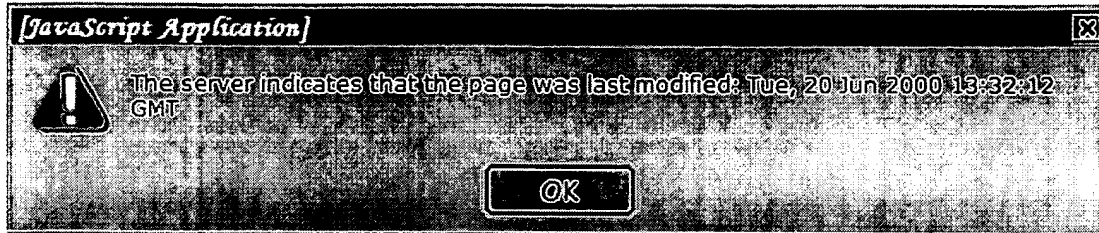http://junior.apk.net/~electro7/wwserver.htm - 544 KB

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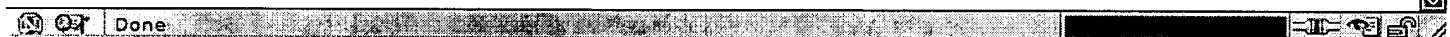http://www.cis.upenn.edu/~bcpierce/types/archives/1993/msg00160.html - 19 KB

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MEETING IN ITS ONE-HUNDRED-AND-NINTH YEAR

ST. AUGUSTINE, FLORIDA

JULY 28 - AUGUST 4, 2000

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FOR APPROVAL

UNIFORM MONEY-SERVICES BUSINESS ACT

NATIONAL CONFERENCE OF COMMISSIONERS

ON UNIFORM STATE LAWS

MEETING IN ITS ONE-HUNDRED-AND-NINTH YEAR

ST. AUGUSTINE, FLORIDA

JULY 28 - AUGUST 4, 2000

UNIFORM MONEY-SERVICES BUSINESS ACT

WITH PREFATORY NOTE AND REPORTER'S NOTES

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UNIFORM MONEY-SERVICES BUSINESS ACT

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4. PRINCIPAL ISSUES IN THE DRAFT

As noted above, three principal issues have evolved over the course of the Drafting Committee's previous meetings: (1) the scope of the licensing provisions in the UMSBA; (2) the treatment of Internet payment mechanisms within the UMSBA; and (3) the categories of permissible investments available to money transmitters.

A. Scope of the Licensing Provisions in the UMSBA

The UMSBA currently has two separate licensing regimes. The first is for money transmitters (consisting of money transmitters, payment instrument sellers, and certain types of Internet payment services). The second is for check cashers and currency exchangers.

As stated above, the UMSBA is a state safety and soundness law that creates licensing provisions for various types of MSBs. Licensing is potentially a crucial element in money laundering prevention. Proper licensing mechanisms will help States to identify MSB operations that may be operated for illegitimate purposes and to prevent them from conducting business in their States. Additionally, licensing is one method whereby States could monitor the operations of these businesses on an ongoing basis. Licensing will ensure better compliance with existing laws, especially if obligations are accompanied by appropriate enforcement mechanisms.

The Drafting Committee is aware of the potential implementation problems that may be created by licensing requirements. State banking departments have frequently been the administrative body vested with MSB oversight. The Drafting Committee has attempted to keep regulatory burdens to a minimum and focused on the types of provisions that would bolster the state regulatory and enforcement mechanisms. There are, however, potential benefits to be gained from a uniform statute. Uniform law would simplify MSB compliance efforts with respect to transacting business in multiple jurisdictions. The diverse nature of state law makes compliance difficult for some MSBs. The UMSBA would also facilitate and enhance enforcement of existing money laundering and . MSB provisions.

Because the UMSBA is a state licensing statute, which also has safety and soundness elements, the Drafting Committee has considered the extent to which all MSBs should (or should not) be subject to the same requirements with respect to safety and soundness of the business entries. Requirements related to capital adequacy, permissible investments, net worth and bonding are all tied to the safety and soundness of a business. The reason for the requirements is to prevent a business from becoming insolvent with customers having outstanding payment obligations (e.g., money orders that have not been redeemed).

The September 1998 Draft included a separate licensing regime for two distinct groups of MSBs. The first group was money transmitters, payment instrument sellers, and stored-value providers (these entities are still grouped together but are labeled as "money transmitters" more broadly for ease of definition). The second group was check cashers and currency exchangers. The Drafting Committee concluded that check cashers and currency exchangers did not pose the same type of safety and soundness concerns for state regulators as other types of MSBs because they did not accept funds from consumers for obligations that might remain unpaid. Rather, both check cashers and currency exchangers immediately provide customers with funds as part of their services. Thus, there is no risk that customers may lose their money (as with the purchase of a money order that might not be redeemed on a future date). Therefore, the Drafting Committee decided that check cashers and currency exchangers should be subject to different types of reporting and record keeping requirements and should be exempt from bond requirements.

Check cashers and currency exchangers were still included within the Act (albeit in a different manner) because (1) there was some indication that the activity of currency exchange itself was vulnerable to money laundering (as contrasted to check cashing); and (2) that the role of many check cashers and currency exchangers as authorized delegates of money transmitters meant that they were potential vehicles for money laundering with respect to money transmission and the sale of money orders and traveler's checks.

During the October 1998 Drafting Committee meeting, the Drafting Committee voted to further narrow the extent to which check cashers and currency exchangers were subject to licensing requirements. In the Third Draft, check cashers and currency exchangers were required to obtain a license ONLY IF they were not authorized delegates of money transmitters, payment instruments sellers,

or stored-value providers. Committee members observed that check cashers and currency exchangers who act as authorized delegates would already be identified (for law enforcement purposes) as part of the information supplied to the state regulator by the principal licensee. Additionally, the UMSBA permits the state regulator to take enforcement actions against both licensees and authorized delegates. Check cashers and currency exchangers are subject to anti-money laundering provisions of the Act if they are EITHER (1) authorized delegates or (2) licensed separately under the provisions for check cashers and currency exchangers.

The UMSBA also does not deal with issues such as consumer rate and fee regulation for check cashing. The scope of the Act as approved by Scope and Program pertains solely to safety and soundness as that relates to the prevention of money laundering. The Drafting Committee was not directed to address consumer issues. Nonetheless, the UMSBA is not meant to replace or supplant existing consumer protection laws relating to check cashing. Instead, **the UMSBA is meant to coexist with existing state consumer protection laws**. Additionally, the licensing provisions for check cashing are separable to the extent that States have existing laws that combine licensing provisions with consumer protection provisions. As noted above, the UMSBA requires only those check cashers that are not authorized delegates to become licensed. Relatively few check cashers offer check cashing exclusively without offering an ancillary service of money transmission on behalf of another licensed money transmitter. Thus, the majority of check cashers will be authorized delegates under the UMSBA and subject to certain enforcement measures rather than a full fledged licensing scheme.

The MTRA, which is the lead regulatory association that deals with MSBs, has also been developing, in cooperation with industry, a uniform renewal form for licensees. This form is meant to serve as a uniform document that licensees might file in multiple jurisdictions. The Drafting Committee has reviewed this form and has attempted to make the information requested pursuant to the UMSBA consistent with the proposed renewal form. Additionally, the current draft of the UMSBA offers the States some flexibility with respect to their regulatory and supervisory practices. For example, the requirements that a licensee file an annual renewal form have been bracketed. This is because some States examine a licensee annually rather than require the filing of an annual report. Other States by contrast, prefer to utilize annual reports in lieu of examinations. **States thus have a menu of options presented within the uniform framework of the UMSBA.** Similarly, States will retain discretion with respect to important issues such as licensing fees and bonding and net worth requirements.

B. Treatment of Internet Payment Mechanisms

Subsequent to the first reading of the Act, the Drafting Committee focused on the treatment of new payment technologies within the framework of the UMSBA. The various types of payment mechanisms examined by the Drafting Committee are outlined below, followed by the decisions of the Committee within respect to their inclusion within the UMSBA.

The Seventh Draft has been revised to incorporate certain Internet payment mechanisms into the existing licensing framework. However, the UMSBA does not include new or different licensing regimes for such payment mechanisms. Thus, the proposals contained in the UMSBA are not complex and cumbersome. Rather, they are simple and meant to apply the existing licensing frameworks to new technologies. Existing definitions have been expanded **slightly** to take into account the fact that (1) Internet payment mechanisms and are in man respects the functional equivalent of traditional money transmission and (2) that the sale of stored value is in many respects analogous to the sale of traditional payment instruments such as money orders.

The main changes to the Act involve an expansion of our traditional concept of "money". With the advent of the Internet and new microchip technology it is possible to exchange value that is not "money" in the traditional sense. The UMSBA consequently provides a new definition of "monetary value". Like money, monetary value can be transmitted. Similarly issuers need not sell a physical tangible payment instrument in order to issue value to consumers. It is possible for consumers to purchase redeemable value that may only exist in a computerized format. Hence, the UMSBA contains definition of stored value that is distinct from the traditional payment instrument.

(i) Stored value

Stored-value products are a recent innovation in payment systems technology. Stored-value products possess certain basic characteristics. According to the Federal Reserve, stored-value products share three attributes: "(1) [a] card or other device electronically stores or provides access to a specified amount of funds selected by the holder of the device and available for making payments to others; (2) the device is the only means of routine access to the funds; and (3) the issuer does not record the funds associated with the device as an account in the name of (or credited to) the holder."[22]

Stored-value cards are also known as "smart" cards, prepaid cards, or value-added cards. These cards record a balance on a computer chip that is debited at a point-of-sale terminal when a consumer or individual makes a purchase. Typically, a consumer will pay a bank or other provider money in exchange for a card that is loaded with value. The value can evidence the provider's promise (typically to pay money), or can evidence the promise of a trustworthy third party. The consumer uses the card rather than paper currency to purchase goods and services. Merchants who accept smart cards can typically transfer the value of accumulated credits to their bank accounts. A smart card is not typically used for transactions over the Internet, although this may be changing with the advent of new credit-card products that include a stored-value component. Several new services, however, provide for remote payments to be made by electronic currency that is stored on the hard drive of a person's computer.

The transfer of stored-value may provide an opportunity for money laundering. The amount of value that can be retained on a stored-value card will, of course, affect whether people will use these products for money laundering. If one can store a large amount of value on a card that is highly portable and transferable, this will increase the likelihood of money laundering. Stored value and electronic currency may give people the ability to move money globally without using banks as intermediaries. Theoretically, funds can be transferred to jurisdictions with less stringent money laundering laws via a stored-value instrument or over the computer. A smart card encoded with a large amount of electronic money can be slipped into a person's pocket and taken anywhere in the world.

Several States have begun to include stored value within their existing money transmission law. Connecticut, for example, has defined stored value as a form of "electronic payment instrument."[23] This term would also include electronic traveler's checks. West Virginia defines "currency transmission" or "money transmission" to include "the transmission of funds through the issuance and sale of stored-value cards which are intended for general acceptance and use in commercial or consumer transactions."[24] Other States, such as Texas, have included stored-value providers by interpretation. The Texas Banking Department has explained, for example, its rationale for requiring nonbank issuers of open system stored-value cards to obtain a license under the Texas Sale of Checks Act:

Stored-value cards issued by non-banks for use in "open" systems (i.e., to purchase goods and services offered by vendors other than the issuer of the card) will generally be subject to regulation under the Sale of Checks Act because the non-bank issuer is holding the funds of third parties. Consumers are relying on the non-bank issuer that the card will be honored when presented by the purchaser of goods and services at diverse locations.[25]

Oregon is the most recent State to include a provision for the regulation of stored value. Section 2 of the Sale of Checks Act includes a definition of electronic instrument which "means a card or other tangible object . . . for the storage of information, that is prefunded and for which the value is decrement upon each use."[26] The term excludes "a card or other tangible object that is redeemable by the issuer in the issuer's goods and services."[27]

(ii) E-money and Internet payment mechanisms

New types of cyberpayments or Internet payment mechanisms have been referred to by regulators and commentators by a host of different names including electronic cash, digital cash, electronic currency, and Internet or on-line scrip ("E-money"). E-money refers to money or a money substitute that is transformed into information stored on a computer chip or a personal computer so that it can be transferred over information systems such as the Internet. Technology permits the transmission of electronic value over networks that link personal computers (PCs) and the storage of electronic cash on the hard drives of personal computers.

The first type is through use of a traditional payment mechanism such as Automated Clearing House ("ACH") or a credit card. The Internet serves as a mode of communication only. The second type of Internet payment mechanisms involves "E-money". One type of Internet-based E-money system has been described as a token or notational system. These computer-based systems involve a customer purchasing electronic tokens, which serve as cash substitutes for transactions over the Internet. With this type of system, "money" or "value" is purchased from an issuer (who may be a bank or a nonbank). The value is then stored in a digital form on a consumer's personal computer and the notational value is transferred over the Internet. The "coin" is merely a notational series of numbers or other symbols that are transmitted over the Internet to a merchant. The merchant must then redeem the "coin" with an issuerCwho will verify that the coin has not been spent previously. The issuer of the Internet E-money is obligated to redeem these payments when received from the merchant. Company A issues a certain type of E-money - Internet "cash" cards with unique personal identification numbers ("PINs"). These cash cards are purchased from venders who are sales representatives. A consumer uses his PIN when transacting with a merchant on-line.

Commentators have noted that state money transmission statutes may, by implication, include or regulate Internet payment systems such as the notational systems described above. Others have suggested that in the future might be a source of prudential regulation for non-bank entities engaged in this activity. For example, the United States Consumer Electronic Payments Task Force has noted:

Many commentators have informed the Task Force that they were concerned that e-money issuers would become insolvent, and that consumers would not be informed of their rights in the event of such an insolvency ****

Other nonbank issuers may be subject to state regulatory oversight; however, the extent of this supervision is unclear. Clarification by state regulators and legislatures of the applicability of their laws to e-money could be beneficial.[28]

In addition to token or notational systems, there are also "account-based" E-money systems. Account-based systems involve a consumer purchasing "E-money" by debiting an existing bank account or using a credit card to buy "coins". The value is then stored on the issuer's records and the consumer might access the records. The merchant who accepts the E-money ultimately redeems the account-based E-money with a bank or credit card company.

(iii) Internet scrip

Stored value cards, token or notational systems as well as account-based systems may all involve exchange of value that is not redeemable in money. The term "scrip" has been used to refer to value that may be exchanged over the Internet but which may not be redeemable for money. Scrip is more analogous to coupons or bonus points that can be exchanged by a consumer for goods or services but have no cash redemption value. Scrip can be used by merchants to sell access to value-added web pages on a per-access basis or a subscription basis. They can also use scrip to provide promotional incentives to users. Scrip can represent any form of currency, points in a frequent user program, access rights, etc.

At present, there are new micropayments systems being developed that allow customers to either earn reward points on line or to purchase points or "value" that is redeemable for goods and services rather than for money. One such example is Company B which issues its own gift "money." Company B issues what are essentially online gift certificates. A customer opens an account and purchases a certain amount of Company B's reward "dollars." Then, the person can send the dollars to anyone with an email address (along with a card). The recipient, upon receipt, opens an account and then can spend the gift "dollars" at any participating store that accepts the "dollars." What is not apparent from the website is whether Company B's "dollars" are redeemable in cash or merely in goods and services.

Another company, Company C, offers online points that are billed as web "currency." Company C's "points" are units that consumers may earn when visiting various websites, filling out surveys or engaging in other online activities for which merchants seek to reward consumers. The points accrue and are stored in an online "account" that a customer may access to redeem his or her "points" for various goods and services. The points are not redeemable for money, and the company states that it may discontinue the service at any point. Company C is offering an account-based payment system that issues non-redeemable points.

(iv) Internet funds transfer

New payment services offered by banks and nonbanks will transfer money over the Internet. One such service, offered by Company D, will transfer money over the Internet to anyone who has an email address. Consumers who wish to send money via the Internet must first establish an online account with Company D. A consumer can fund his or her account with payments from a credit card, a debit from his bank account, or by sending in a money order or check. Company D holds the consumer's money until it receives a request to transfer the funds to a recipient. A transfer is effectuated by sending an email to the recipient. The recipient then has several options for receiving paymentCranging from establishing his or her own online account with Company D, having the funds transferred to an existing bank account, or, if the customer has no bank account, receiving a check from Company D.

(v) Gold/precious metals transfer and payment

Somewhat similar to an Internet funds transfer system is a system whereby customers transfer precious metal via accounts on the Internet. For example, with Company E, rather than having an "account" with E-money denominated in U.S. dollars, a customer sets up an online account and buys gold, silver, platinum, or palladium. The customer then has "x" grams or troy ounces of the precious metal. One can only send money to or purchase items from an existing customer of Company E. The advantage, Company E claims, is the stability of precious metals relative to currency. Customers can utilize their precious metal accounts to buy goods and services, to receive payment from third parties, and to pay bills.

(vi) Internet bill payment services

Banks and nonbank have began to offer Internet bill payment services. For a fee, electronic bill payment services pay certain bills for consumers, after receiving authorization from a consumer. The customer accesses the service via the Internet. Bill payments may subsequently be made for the consumer electronically. Typically, the service provider will use an automated clearinghouse (ACH) transfer to effectuate payment. However, if the designated payee does not accept electronic payment, the bill-payment service will print and mail a check on behalf of its customer. When a nonbank service is involved, the nonbank has no contractual relationship with the consumer's bank. Instead, the consumer's bank will transfer money to the bill-payment service company. The bill-payment service will, in turn, deposit the funds into its own bank account. The bill-payment service will then issue a payment instrument payable on its own account to the designated payee.

The Texas Department of Banking has required at least one bill-payment service to obtain a license under its Sale of Checks Act.[29] Texas made this decision based on the fact that the bill-payment service was holding the money of consumers in its own account and issuing payment instruments to merchants payable on the same account. The Texas Sale of Checks Act defines a check to include "an instrument for the transmission or payment of money, including a draft, traveler's check, or money order. The term also includes an instrument for the transmission or payment of money in which the purchaser or remitter of the instrument appoints or purports to appoint the seller as its agent for the receipt, transmission, or handling of money, regardless of who signs the instrument."[30] Texas is currently assessing the situation with several other Internet bill-payment services. California has also required an Internet bill-payment service to obtain a license under its relevant statute.[31] By implication, Internet bill-payment services may already be included within various sale of payment instruments or money transmission statutes.

(vii) Previous treatment of stored value

At the October 1998 meeting, the Drafting Committee affirmed its decision to include stored-value products and stored-value providers within the scope of the Act. Drafting Committee members saw the use of stored value as a means of payment as similar to money transmission. Therefore, to the extent possible, the Drafting Committee recommended including stored value within existing definitions of payment instruments. The Committee made the following decisions with respect to stored value:

• stored value was defined as a form of electronic payment instrument, and thus, the sale of a stored-value instrument would constitute the sale of a payment instrument for purposes of UMSBA;

• stored-value issuers, sellers, and redeemers were treated as payment instrument sellers; payment instrument sellers, in turn, were subsumed under the definition of money transmitters, thereby triggering the Article 2 licensing provisions of the UMSBA.

• closed-end stored-value instruments, such as phone cards or metro cards, were excluded from the definition of stored-value instrument[32]; and

• stored-value issuers that were subject to supervision and oversight by a federal or state banking agency also would be exempt from the licensing provisions of the Act.